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1984 EMPLOYEE BENEFITS

Survey Research Section, Research Center, Economic Policy Division
Chamber of Commerce of the United States
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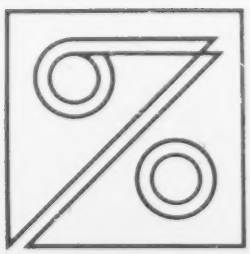

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EMPLOYEE BENEFITS 1985

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1. INTRODUCTION

Employee benefit growth during recent years has substantially improved worker well-being, and has also increased the cost of doing business.

Payments for vacations, holidays, rest periods, etc., constitute almost one-third of total employee benefits. These payments are included in most government wage reports as a portion of employee wages. Such payments give employees increased compensation for each hour actually on the job. Thus, they also increase the employer's cost for each hour of productive labor.

Pension, insurance, Social Security, and other employer payments for non-wage employee benefits are not part of the payroll, and are not reflected in current income or wages of employees. Such benefits, however, greatly improve employee security and well-being, and also increase the cost of doing business.

This study is, in general, limited to employees who are not exempt from the Fair Labor Standards Act. Pay of workers covered by this survey varies with the number of hours worked. However, for banks, financial institutions, etc., all nonsupervisory employees and working supervisors are included, regardless of their method of wage payment.

Thirty-seven years ago, the U.S. Chamber of Commerce noted the scarcity of statistical information regarding the scope and nature of employee benefits, and conducted the first comprehensive employee benefit study for a cross section of American industry. This study was widely and favorably received. At the request of employers it was repeated biennially with extended coverage and in greater detail.

Responding to numerous requests of employers for more frequent data, we are now conducting annual surveys.

This twenty-third study was possible only with the cooperation of the 1,154 reporting employers who sorted through their records to furnish the detailed information requested, frequently at considerable cost to themselves. We wish to thank them for their help.

This report contains a new special section on health care costs and another special section on the growth of pensions and social security costs.

This survey was conducted in the Survey Research Section, Economic Policy Division, by James R. Morris.

RICHARD W. RAHN
Vice President and
Chief Economist

December 1985

2. SUMMARY OF FINDINGS

The survey is generally limited to *hourly rated employees*, whose pay varies with the number of hours worked, except for banks, financial institutions, etc. (See item 2 in the instructions for the questionnaire, on page 34.)

Following are some of the principal findings from the study.

1. Employee benefit payments varied widely among the 1,154 reporting companies, ranging from less than 18 percent to more than 65 percent of payroll and from less than $3,500 to more than $13,000 yearly per employee (Table 1).
2. The average payment in 1984 was 36.6 percent of payroll, $3.79 per payroll hour, and $7,842 per year per employee (Table 2).
3. Industry payments varied widely. Department stores averaged 29.1 percent while primary metal industries paid 45.4 percent (Table 6).
4. Highest payments were made in the East North Central states and in the Northeastern states, followed by the Western states and the Southeastern states (Table 9).
5. The largest firms paid higher benefits than smaller firms (Table 10).
6. Payments for non-government pensions were reported by 83 percent of the companies (Table 15), with pension payments for these firms averaging 5.9 percent of payroll (Table 16).
7. All but 10 companies reported payments for employee insurance programs, with these insurance payments averaging 7.4 percent of payroll (Table 12).
8. Payrolls of reporting companies included 93.4 percent for straight-time pay, 3.4 percent for overtime premium pay, 0.6 percent for holiday premium pay, 0.5 percent for shift differential, 1.1 percent for earned incentive or production bonus (*5.1 percent for companies making profit-sharing payments* – Table 16) and 0.9 percent for other payroll items (Table 18).
9. Employee payroll deductions for benefits included 6.3 percent for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes); 0.1 percent for Railroad Retirement and state sickness benefits insurance taxes; 0.5 percent for pensions; and 1.5 percent for life, hospitalization, surgical, and other insurance (Table 17).

An Additional Note

The growth of employee benefits has been slowing in recent years. Benefits as a percent of payroll and as dollars per year per employee during the last five years were as follows:

Year	Average payment as a percent of payroll	Average payment per year per employee
1980	37.1%	$6,084
1981	37.3	6,627
1982	36.7	7,187
1983	36.6	7,582
1984	36.6	7,842

There are clear indications at the same time, however, of an increase in underreporting of benefits in recent years. Significantly smaller proportions of companies reported payments for vacations, holidays, sick leave, and rest periods. These are sizable benefits. For example, if only two paid 10-minute rest periods per day per employee are taken, the amount paid for rest periods would come to about four percent of payroll—a significant sum.

Major Benefits and Taxation

Some employee benefits are mandated by legislation. Others are mutually agreed upon, while still others are offered by employers to meet changes in the labor market. Some are tax exempt, some are tax deferred, and some are taxed when the employee is paid. Of the $7,842 benefits provided per worker, following is the status of major benefits reported in the survey:

Legally Required:	**$2,054**	26.2% of benefits
Social Security, including Medicare	1,408	
Unemployment Compensation	361	
Workers' Compensation	262	
Railroad Retirement Tax	24	
Tax Exempt:	**$1,721**	21.9% of benefits
Life ($50,000) and Health Insurance	1,581	
Dental Insurance	85	
Education (tuition refunds, etc.)	55	
Tax Deferred:	**$1,460**	18.6% of benefits
Pension	1,011	
Profit Sharing	219	
Thrift Plans	118	
Disability	112	
Taxable When Paid	**$2,381**	30.4% of benefits
Rest periods, wash-up time, etc.	399	
Vacations, holidays, sick leave, etc.	1,982	

The benefits cited include 97.1 percent of the value of those reported in this survey. A few smaller items are omitted; e.g., discounts on goods and services purchased from the company.

The above categories entail broad generalizations. For specific questions about the taxation of individual benefits, consultation with a tax adviser is recommended.

SPECIAL SECTION A.

Insurance, Health Care Costs (Employer's Share Only)

Outlays for insurance have risen dramatically since the 1951 U.S. Chamber of Commerce survey of employer-provided employee benefits.

The bulk of the employer-paid outlays for insurance is for health insurance—approximately 88 to 90 percent on the average. The remaining 10 to 12 percent covers life insurance and death benefits.

Insurance payments as a percent of gross payroll increased from 1.4 percent in 1951, to 7.4 percent in 1984, as depicted in Chart A. As shown below, these payments increased from an average of $47 per employee in 1951, to $1,581 per employee in 1984. Most of the increase is attributable to health care costs, of course.

By no means, however, do these costs (about 88 percent of the above) reflect all of the health care costs incurred by employers for employees.

A significant part of the employer's share of FICA taxes (social security) is for health insurance. Based on our survey, the health portion was about $262 for 1984.

Workers' compensation, 1.2 percent of payroll, also cost employers $262 per employee in 1984.

Long-term disability came to 0.2 percent of payroll ($47), while short-term disability was another 0.3 percent ($65).

Dental insurance, a rapidly growing benefit, at 0.4 percent of payroll, added another $85.

Finally, paid sick leave, 1.3 percent of payroll, amounted to $273 per employee in 1984.

Taking 88 percent of total insurance costs as the health care portion, we get a figure of $1,391.

Summed, the costs above, which well may be considered health care costs, totaled $2,385 per employee in 1984, and came to 30.4 percent of total benefits, and to 11.1 percent of gross payroll.

There is much flux in the health care area of benefits, and new issues and initiatives continue to appear, such as long term care and the set of issues involved in health care for retirees.

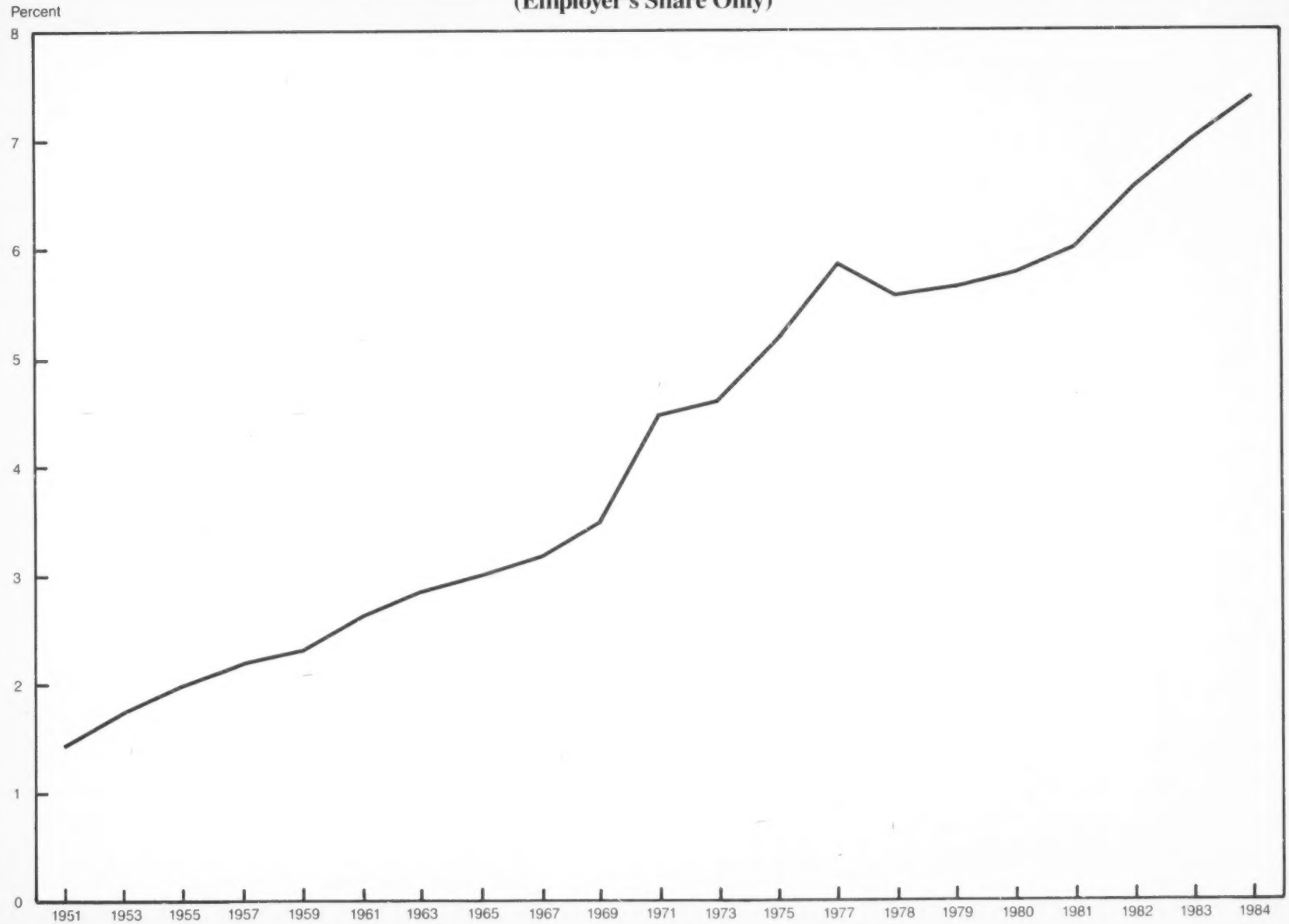
Section 8 contains more detailed discussion and data from the 1984 survey.

To assist business, the U.S. Chamber established the Clearinghouse on Business Coalitions for Health Action in 1982. It serves as a central source of information for and about business/health coalitions, employers, and other purchasers of health services. The Clearinghouse is designed to promote the growth and development of coalitions and other private sector initiatives to manage health care costs.

Insurance Payments Per Year Per Employee, 1951-1984

1951	1961	1971	1981	1982	1983	1984
$47	$136	$369	$1,073	$1,274	$1,460	$1,581

CHART A. Insurance *Payments as Percent of Payroll, 1951-1984
(Employer's Share Only)



*Includes net premiums paid for life, hospital, surgical, medical, and major medical insurance, plus death, surgical, and medical care payments not insured. Does not include sick leave pay.

SPECIAL SECTION B.

SOCIAL SECURITY TAXES AND PRIVATE PENSIONS (Employer's Share Only)

Payments for social security—FICA taxes—(employer's share only) have risen steeply since the Chamber's employee benefits survey in 1951. Outlays for private pensions (employer's share only) also have risen markedly since 1951.

Social security taxes have increased from 1.4 percent of gross payroll in 1951, to 6.6 percent in 1984, as shown in Chart B. These payments increased from $47 per employee in 1951, to an average of $1,408 per employee in 1984, as shown below.

Outlays by employers for private pensions for their employees, 3.6 percent of gross payroll in 1951, were 4.7 percent of payroll in 1984, as shown in Chart B. As dollars per year, private pensions cost employers $122 per employee in 1951, and averaged $1,011 per employee in 1984, as shown below.

Pension payments as a percent of payroll peaked in 1977, and have been drifting downward since then, as Chart B shows. Indeed, the 1983 and 1984 surveys found a slight decline in the number of dollars per year per employee as shown below.

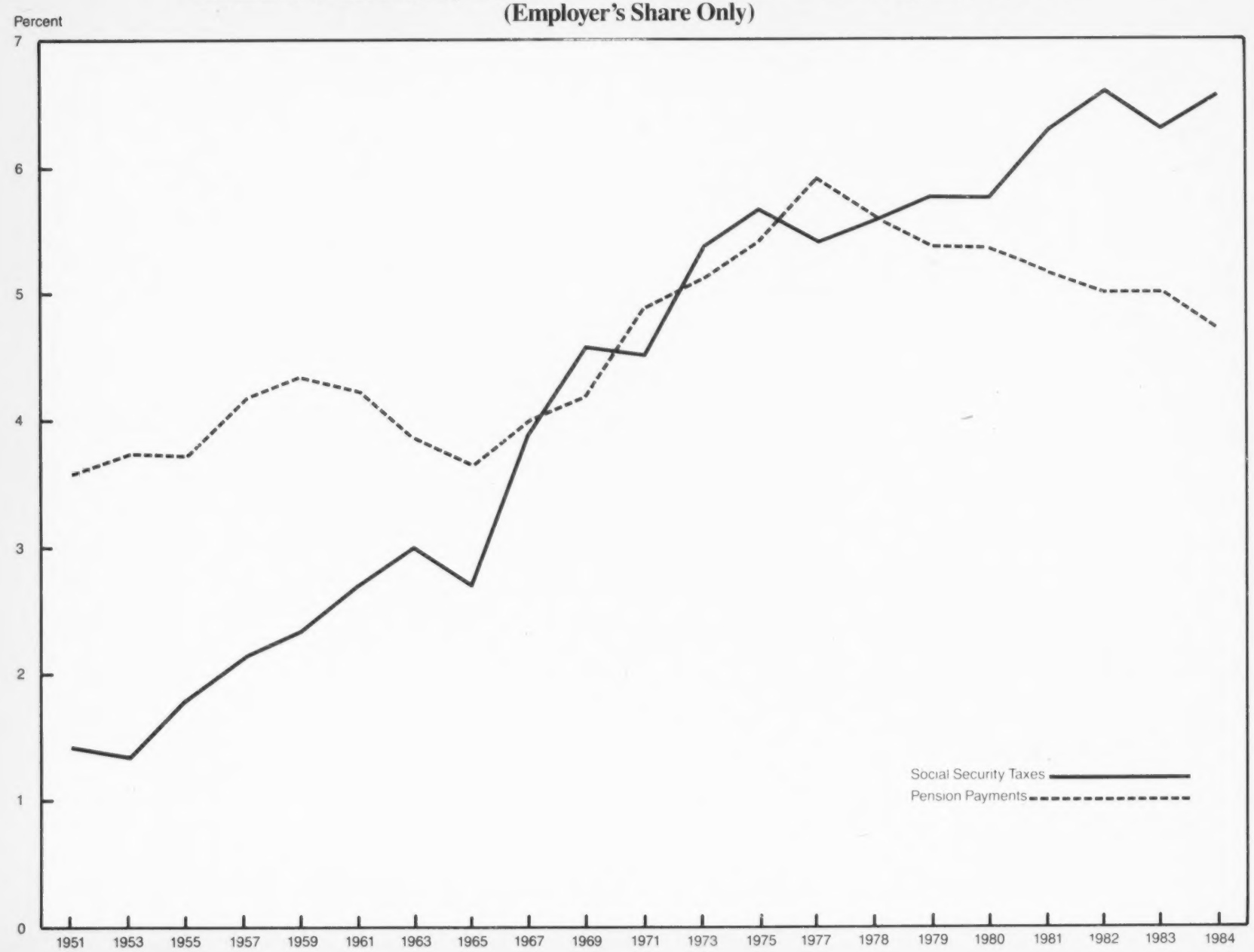
Social Security and Private Pension Payments Per Employee, 1951-1984

	1951	1961	1971	1981	1982	1983	1984
Social Security	$ 47	$134	$372	$1,123	$1,274	$1,305	$1,408
Pensions	$122	$211	$402	$ 930	$1,040	$1,032	$1,011

As noted in Special Section A, part of the Social Security costs to employers covers health care. Based on this survey, the health portion was about $262 for 1984, leaving a balance of $1,146, of which it is estimated about $103 was for the disability part of the social security, leaving $1,043.

Thus employers spent a total of about $2,054 per employee in 1984 to provide for retirement under both social security and private pension plans. This amounted to 26.2 percent of total benefits, and 9.6 percent of gross payroll.

CHART B. Social Security Taxes and Private Pensions as Percent of Payroll, 1951-1984
(Employer's Share Only)



3. DISTRIBUTION OF BENEFIT PAYMENTS

Payments for employee benefits varied widely among the 1,154 reporting companies. At one extreme were 24 companies paying less than 18 percent of payroll for benefits, while 11 firms paid 65 percent or more.

Expressed as cents per payroll hour, 16 firms paid less than $1.50 an hour, and 16 firms paid $7.00 or more. On an annual basis, 34 firms paid less than $3,500 per employee, and 42 firms paid $13,000 or more.

The distribution of benefit payments for the 1,154 companies is shown in Table 1.

One-tenth of the firms paid more than 48.4 percent of payroll for benefits, while one-fourth paid more than 42.7 percent, as shown in Table 2. Half the firms paid more than 35.9 percent, three-fourths paid more than 29.4 percent, and nine-tenths more than 23.9 percent. The arithmetic mean or average payment was 36.6 percent. This was somewhat larger than the middle payment of 35.9 percent, since it was influenced by the high-paying companies.

Corresponding data as cents per payroll hour and as annual dollars per employee are also shown in Table 2.

Within individual industries, benefit payments also varied widely. Payments in the machinery (excluding electrical) industry varied from less than 18 percent to more than 65 percent, a range that was found in several industries. In primary metal in-

TABLE 1. Distribution of Employee Benefits, 1984

Percent of payroll		Cents per payroll hour		Dollars per year per employee	
Percent	Number of companies	Cents	Number of companies	Dollars	Number of companies
Under 18.0%	24	Under 150.0¢	16	Under $3,500	34
18.0-19.9	25	150.0-174.9	22	3,500-3,999	32
20.0-21.9	30	175.0-199.9	30	4,000-4,499	52
22.0-23.9	39	200.0-224.9	45	4,500-4,999	50
24.0-25.9	58	225.0-249.9	66	5,000-5,499	65
26.0-27.9	56	250.0-274.9	77	5,500-5,999	75
28.0-29.9	80	275.0-299.9	78	6,000-6,499	84
30.0-31.9	87	300.0-324.9	85	6,500-6,999	89
32.0-33.9	81	325.0-349.9	101	7,000-7,499	94
34.0-35.9	110	350.0-374.9	91	7,500-7,999	76
36.0-37.9	97	375.0-399.9	92	8,000-8,499	90
38.0-39.9	92	400.0-424.9	70	8,500-8,999	62
40.0-41.9	66	425.0-449.9	74	9,000-9,499	62
42.0-43.9	76	450.0-474.9	53	9,500-9,999	44
44.0-45.9	58	475.0-499.9	59	10,000-10,499	50
46.0-47.9	50	500.0-524.9	41	10,500-10,999	44
48.0-49.9	40	525.0-549.9	40	11,000-11,499	36
50.0-54.9	39	550.0-574.9	34	11,500-11,999	32
55.0-59.9	20	575.0-599.9	24	12,000-12,499	24
60.0-64.9	15	600.0-699.9	40	12,500-12,999	17
65.0 and over	11	700.0 and over	16	13,000 and over	42
TOTAL	1,154	TOTAL	1,154	TOTAL	1,154

TABLE 2. Five Levels of Employee Benefits, 1984

Item	As percent of payroll	Cents per payroll hour	Dollars per year per employee
10% of firms paid more than	48.4%	549.3¢	$11,492
25% of firms paid more than	42.7	459.2	9,508
50% of firms paid more than	35.9	366.4	7,527
75% of firms paid more than	29.4	285.4	5,856
90% of firms paid more than	23.9	225.4	4,470
Mean or average payment	36.6%	378.9¢	$ 7,842

dustries they varied from less than 26 percent to more than 65 percent. The distribution of individual company payments by industry groups is shown in Table 3.

TABLE 3. Distribution of Employee Benefits as Percent of Payroll, by Industry Groups, 1984

Total employee benefits as percent of payroll	Total, all industries	Manufacturing industries															Nonmanufacturing industries							
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Under 18.0%	23	9	1	1	...	...	...	...	2	...	...	...	3	...	1	1	14	...	...	2	5	1	1	5
18.0-19.9	26	8	...	2	...	1	1	...	1	...	...	...	1	...	1	1	18	...	1	1	3	3	3	7
20.0-21.9	28	7	...	2	...	...	1	...	...	...	...	...	2	1	1	...	21	1	1	3	4	...	5	7
22.0-23.9	40	9	1	1	2	1	...	...	1	...	...	1	1	1	...	...	31	...	...	1	6	2	9	13
24.0-25.9	59	23	1	4	3	2	1	...	...	...	...	2	5	1	2	2	36	...	4	3	7	3	9	10
26.0-27.9	56	19	1	2	2	3	1	...	...	...	1	...	1	6	1	1	37	3	...	2	9	3	8	12
28.0-29.9	77	36	4	2	3	1	4	2	1	1	1	3	5	3	3	3	41	3	...	2	6	2	14	14
30.0-31.9	85	31	...	1	5	4	1	...	...	1	1	3	3	5	1	6	54	10	1	3	9	7	16	8
32.0-33.9	84	26	...	...	1	...	2	...	...	...	2	1	5	10	1	4	58	5	1	1	2	12	20	17
34.0-35.9	107	45	2	5	1	2	3	1	1	1	2	3	7	8	3	6	62	10	1	3	5	12	15	16
36.0-37.9	101	43	...	2	1	4	...	2	1	1	3	8	5	8	2	6	58	18	...	...	8	11	8	13
38.0-39.9	91	44	2	1	3	2	7	...	2	...	3	7	6	3	3	5	47	18	1	2	3	6	12	5
40.0-41.9	66	30	5	1	2	...	4	...	...	...	2	4	4	4	2	2	36	12	1	1	6	5	5	6
42.0-43.9	74	33	2	...	2	2	5	1	2	1	3	4	4	1	5	1	41	20	...	...	6	8	2	5
44.0-45.9	61	36	1	...	2	3	...	1	1	1	3	4	8	7	4	1	25	15	...	1	2	4	3	...
46.0-47.9	49	26	3	1	...	...	2	2	1	2	6	4	3	1	...	1	23	11	...	...	1	3	3	5
48.0-49.9	42	28	3	2	...	1	3	1	1	2	1	6	2	4	...	2	14	7	...	...	...	3	1	3
50.0-54.9	39	25	2	...	2	1	2	...	4	...	2	3	4	3	...	2	14	5	...	...	3	3	1	2
55.0-59.9	20	14	2	...	...	...	...	...	...	...	5	...	3	1	2	1	6	4	...	2	...	...	...	...
60.0-64.9	15	12	1	...	1	...	2	2	...	...	...	...	1	3	2	...	3	2	...	1	...	...	...	...
65.0 and over	11	8	...	...	1	1	...	...	...	...	2	2	1	...	1	...	3	1	...	...	1	1	...	...
Total companies	1,154	512	31	27	31	28	39	12	18	10	37	55	74	70	35	45	642	145	11	28	86	89	135	148
50% of companies paid more than	35.9	38.0	40.8	29.8	33.0	35.7	39.5	43.9	40.8	44.2	44.9	39.8	37.8	36.0	38.6	35.7	34.5	40.6	25.8	29.8	30.8	35.9	32.0	31.0

*Includes research, engineering, education, government agencies, construction, etc.

4. AVERAGE BENEFIT PAYMENTS

Employee benefit payments in 1984 averaged 36.6 percent of payroll for all companies. Included were:

Legally required payments (employer's share only)	9.6%
Pension, insurance, and other agreed-upon payments (employer's share only)	13.5%
Paid rest periods, lunch periods, etc.	1.9%
Payments for vacations, holidays, sick leave, etc.	9.2%
Profit-sharing payments, bonuses, etc.	2.4%
Total	36.6%

As shown in Table 4, the manufacturing companies averaged 38.8 percent, somewhat more than the all-company average, while the nonmanufacturing companies averaged 34.8 percent.

Manufacturing firms had higher benefit payments for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes), Unemployment Compensation, workers' compensation, life and health insurance premiums, vacations, and paid holidays.

Non-manufacturing firms had higher payments for non-government pensions, sick leave, employee meals furnished free, and discounts on goods and services purchased from the company.

TABLE 4. Employee Benefits, by Type of Benefit, 1984

Type of benefit	Total, all companies	Total, all manufacturing	Total, all nonmanufacturing
Total employee benefits as percent of payroll	36.6	38.8	34.8
1. Legally required payments (employer's share only)	9.6	10.9	8.5
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	6.6	6.7	6.5
b. Unemployment Compensation	1.7	2.3	1.2
c. Workers' compensation (including estimated cost of self-insured)	1.2	1.8	0.8
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.**	0.1	0.1	0.1
2. Pension, insurance, and other agreed-upon payments (employer's share only)	13.5	13.8	13.3
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	4.7	3.9	5.4
b. Life insurance premiums; death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	7.4	8.6	6.4
c. Short-term disability	0.3	0.4	0.2
d. Salary continuation or long-term disability	0.2	0.1	0.3
e. Dental insurance premiums	0.4	0.4	0.4
f. Discounts on goods and services purchased from company by employees	0.1	*	0.1
g. Employee meals furnished by company	0.1	*	0.2
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	0.3	0.3	0.3
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	1.9	2.1	1.7
4. Payments for time not worked	9.2	9.2	9.3
a. Paid vacations and payments in lieu of vacation	4.8	5.0	4.6
b. Payments for holidays not worked	2.8	3.0	2.5
c. Paid sick leave	1.3	0.8	1.6
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	0.4	0.3	0.5
5. Other items	2.4	2.8	2.0
a. Profit-sharing payments	1.0	1.5	0.6
b. Contributions to employee thrift plans	0.5	0.4	0.6
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	0.3	0.5	0.2
d. Employee education expenditures (tuition refunds, etc.)	0.3	0.1	0.4
e. Special wage payments ordered by courts, payments to union stewards, etc.	0.2	0.3	0.2
Total employee benefits as cents per payroll hour	378.9	400.6	361.6
Total employee benefits as dollars per year per employee	7,842	8,365	7,425

*Less than 0.05%

**Figure shown is considerably less than legal rate, because most reporting companies had only a small proportion of employees covered by tax.

5. INDUSTRY VARIATIONS

Employee benefit payments varied widely from industry to industry. The primary metal industries paid 45.4 percent, followed by the petroleum industry paying 43.8 percent. Department stores paid 29.1 percent, and banks, finance companies, and trust companies paid 31.8 percent.

Expressed as cents per payroll hour, payments were 604.1 cents for the petroleum industry and 216.4 cents for textile products and apparel. Annual dollars per year per employee were $12,671 for the petroleum industry and $4,322 for textile products and apparel.

Additional summary data on benefit payments by industries are shown in Table 5 and Chart 1.

More complete details regarding benefits as percent of payroll, cents per payroll hour, and annual dollars per employee are shown in Tables 6, 7, and 8.

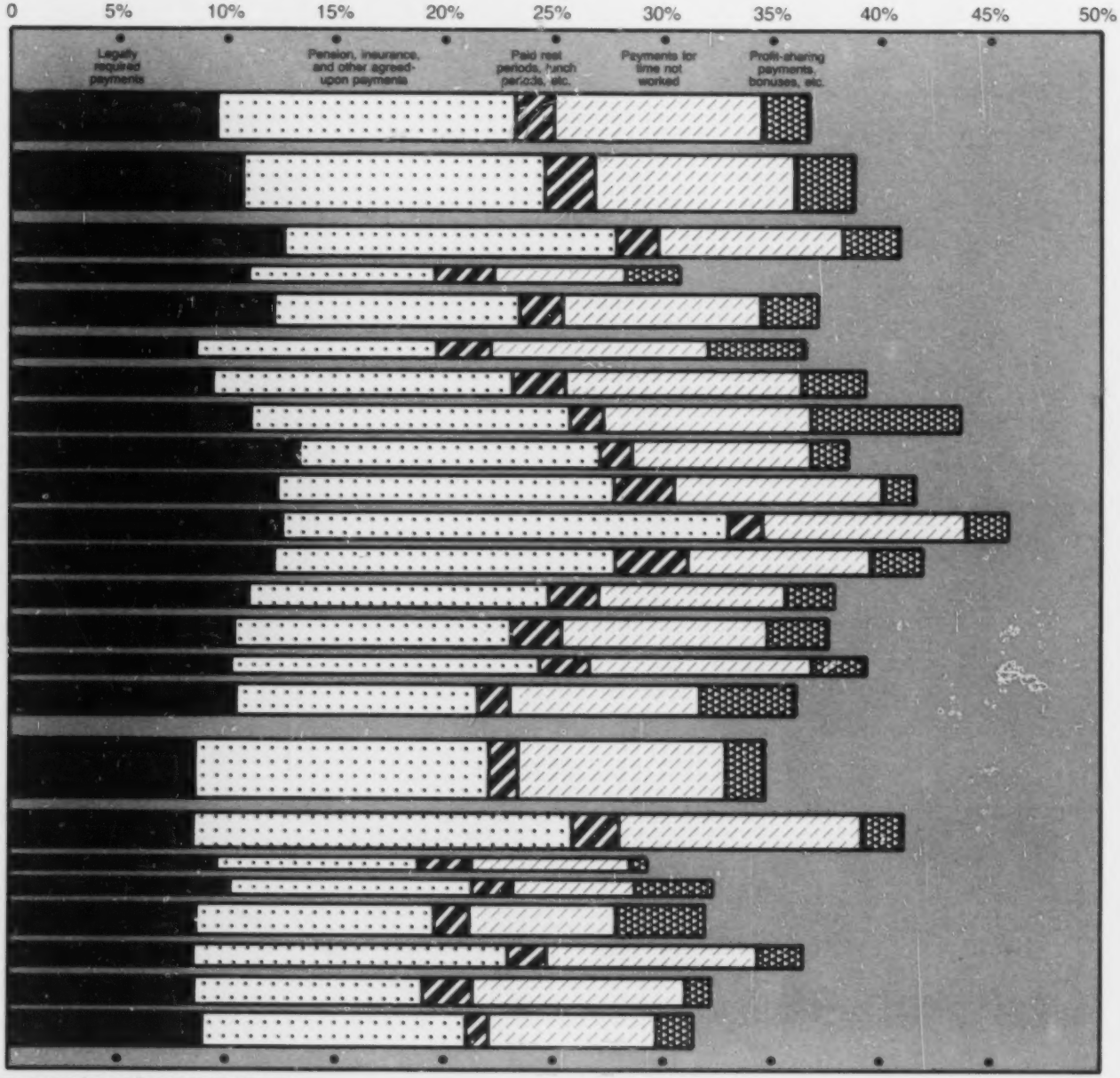
TABLE 5. Major Types of Employee Benefits, by Industry Groups, 1984

Industry group	Employee benefits as percent of payroll						Total employee benefits as cents per payroll hour	Total employee benefits as dollars per year per employee	Number of companies
	Total, all employee benefits	Legally required payments (employer's share only)	Pension, insurance, and other agreed-upon payments (employer's share only)	Paid rest periods, lunch periods, etc.	Payment for time not worked	Profit-sharing payments, bonuses, etc.			
Total, all industries	36.6	9.6	13.5	1.9	9.2	2.4	378.9	7,842	1,154
Total, all manufacturing	38.8	10.9	13.8	2.1	9.2	2.8	400.6	8,365	512
Manufacture of:									
Food, beverages, and tobacco	41.0	12.5	15.6	2.0	8.3	2.6	406.9	8,531	31
Textile products and apparel	30.9	11.0	8.6	2.9	6.2	2.3	216.4	4,322	27
Pulp, paper, lumber, and furniture	37.0	12.0	11.4	1.7	9.1	2.7	372.9	8,079	31
Printing and publishing	36.5	8.6	11.1	2.2	9.8	4.7	390.0	7,856	28
Chemicals and allied products	39.3	9.2	13.8	2.2	11.0	3.1	438.1	9,119	39
Petroleum industry	43.8	11.1	14.8	1.2	9.8	6.7	604.1	12,671	12
Rubber, leather, and plastic products	38.3	13.1	13.8	1.4	8.7	1.3	375.1	7,847	18
Stone, clay, and glass products	40.6	12.1	15.3	2.5	9.4	1.3	403.7	8,313	10
Primary metal industries	45.4	12.4	20.6	1.3	9.3	1.8	490.5	10,343	37
Fabricated metal products (excluding machinery and transportation equipment)	40.8	11.6	15.0	3.3	8.7	2.1	398.8	8,394	55
Machinery (excluding electrical)	37.8	11.0	13.5	2.2	8.7	2.3	411.2	8,556	74
Electrical machinery, equipment, and supplies	37.6	10.2	12.7	2.2	9.8	2.8	374.7	7,808	70
Transportation equipment	39.3	10.1	14.5	2.4	10.1	2.2	455.1	9,525	35
Instruments and miscellaneous manufacturing industries	36.0	10.3	11.1	1.4	8.8	4.4	363.8	7,591	45
Total, all nonmanufacturing	34.8	8.5	13.3	1.7	9.3	2.0	361.6	7,425	642
Public utilities (electric, gas, water, telephone, etc.)	41.0	8.2	17.1	1.9	11.9	1.9	493.6	10,371	145
Department Stores	29.1	9.6	9.2	2.6	7.1	0.6	206.9	3,956	11
Trade (wholesale and other retail)	32.2	10.2	11.1	1.7	5.8	3.5	302.4	6,006	28
Banks, finance companies, and trust companies	31.8	8.6	11.0	1.4	6.7	4.1	289.6	5,873	86
Insurance companies	36.3	8.3	14.6	1.9	9.3	2.2	367.0	7,319	89
Hospitals	32.1	8.3	10.6	2.1	10.1	1.0	298.4	6,146	135
Miscellaneous nonmanufacturing industries*	31.3	8.7	12.2	1.0	7.6	1.7	351.0	7,196	148

**Includes research, engineering, education, government agencies, construction, etc.*

CHART 1. Employee Benefits as Percent of Payroll, by Industry Groups, 1,154 Companies, 1984

Industry group	Percent of payroll
Total, all industries	36.6
Total, all manufacturing	38.8
Manufacture of:	
Food, beverages, and tobacco	41.0
Textile products and apparel	30.9
Pulp, paper, lumber, and furniture	37.0
Printing and publishing	36.5
Chemicals and allied products	39.3
Petroleum industry	43.8
Rubber, leather, and plastic products	38.3
Stone, clay, and glass products	40.6
Primary metal industries	45.4
Fabricated metal products	40.8
Machinery (excluding electrical)	37.8
Electrical machinery, equipment, and supplies	37.6
Transportation equipment	39.3
Instruments and miscellaneous manufacturing industries	36.0
Total, all nonmanufacturing	34.8
Public utilities (electric, gas, water, telephone, etc.)	41.0
Department stores	29.1
Trade (wholesale and other retail)	32.2
Banks, finance companies, and trust companies	31.8
Insurance companies	36.3
Hospitals	32.1
Miscellaneous nonmanufacturing industries*	31.3



*Includes research, engineering, education, government agencies, construction, etc.

TABLE 6. Employee Benefits as Percent of Payroll, by Type of Benefit and Industry Groups, 1984

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries							
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Total employee benefits as percent of payroll	36.8	38.8	41.0	30.9	37.0	36.5	39.8	43.8	38.3	40.6	45.4	40.8	37.8	37.6	39.3	36.0	34.8	41.0	29.1	32.2	31.8	36.3	32.1	31.3
1. Legally required payments (employer's share only)	9.6	10.9	12.5	11.0	12.0	8.6	9.2	11.1	13.1	12.1	12.4	11.6	11.0	10.2	10.1	10.3	8.5	8.2	9.6	10.2	8.6	8.3	8.3	8.7
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	6.6	6.7	6.8	6.8	6.9	6.6	6.7	6.5	6.2	6.9	6.8	6.8	6.8	6.7	6.6	6.6	6.5	6.5	6.7	6.2	6.5	6.6	6.7	6.1
b. Unemployment Compensation	1.7	2.3	2.6	2.9	2.1	1.3	1.4	2.3	2.6	2.5	2.7	2.8	2.6	2.3	1.8	2.4	1.2	0.8	2.0	2.8	1.8	1.4	0.8	1.2
c. Workers' compensation (including estimated cost of self-insured)	1.2	1.8	3.0	1.3	2.9	0.7	1.1	2.2	3.3	2.7	2.9	2.1	1.5	1.2	1.5	1.1	0.8	0.8	0.9	1.3	0.3	0.3	0.8	1.2
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.**	0.1	0.1	***	***	0.1	***	***	0.2	1.1	***	***	***	0.1	***	0.3	0.2	0.1	0.1	***	***	***	***	0.1	0.3
2. Pension, insurance, and other agreed-upon payments (employer's share only)	13.5	13.8	15.6	8.6	11.4	11.1	13.8	14.8	13.8	15.3	20.6	15.0	13.5	12.7	14.5	11.1	13.3	17.1	9.2	11.1	11.0	14.6	10.6	12.2
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	4.7	3.9	5.9	1.6	2.1	3.6	5.4	5.8	3.6	3.5	6.5	3.7	3.3	3.3	4.1	2.3	5.4	8.4	1.9	2.1	3.3	5.3	3.7	5.2
b. Life insurance premiums; death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	7.4	8.6	8.0	6.5	7.9	6.4	7.2	7.7	8.6	11.2	12.1	9.6	9.0	8.2	8.9	7.8	6.4	7.1	4.2	7.3	6.3	7.2	5.4	6.0
c. Short-term disability	0.3	0.4	0.4	0.1	0.5	0.3	0.2	0.3	0.2	0.2	0.7	0.7	0.4	0.3	0.5	0.4	0.2	0.3	0.2	0.2	0.1	0.3	0.3	0.1
d. Salary continuation or long-term disability	0.2	0.1	0.2	0.1	0.1	0.2	0.2	0.3	0.2	***	0.1	***	0.2	0.1	0.1	0.2	0.3	0.3	***	0.2	0.3	0.4	0.2	0.2
e. Dental insurance premiums	0.4	0.4	0.5	0.1	0.4	0.3	0.4	0.3	0.2	0.2	0.5	0.5	0.4	0.5	0.6	0.4	0.4	0.4	0.2	0.3	0.3	0.4	0.4	0.3
f. Discounts on goods and services purchased from company by employees	0.1	***	0.1	0.1	0.1	0.1	***	***	0.1	***	***	***	***	***	***	***	0.1	0.1	2.7	0.6	0.1	***	0.1	***
g. Employee meals furnished by company	0.1	***	***	***	***	0.1	0.1	0.3	***	***	***	***	***	0.1	***	***	0.2	0.1	***	0.2	0.3	0.4	0.2	0.1
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	0.3	0.3	0.5	***	0.4	0.2	0.2	0.2	0.8	0.1	0.6	0.5	0.2	0.2	0.3	0.1	0.3	0.3	***	0.1	0.3	0.6	0.2	0.2
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	1.9	2.1	2.0	2.9	1.7	2.2	2.2	1.2	1.4	2.5	1.3	3.3	2.2	2.2	2.4	1.4	1.7	1.9	2.6	1.7	1.4	1.9	2.1	1.0
4. Payments for time not worked	9.2	9.2	8.3	6.2	9.1	9.8	11.0	9.8	8.7	9.4	9.3	8.7	8.7	9.8	10.1	8.8	9.3	11.9	7.1	5.8	6.7	9.3	10.1	7.6
a. Paid vacations and payments in lieu of vacation	4.8	5.0	4.6	3.2	5.7	4.9	5.6	5.2	5.3	5.9	5.9	4.9	4.8	5.0	5.0	4.5	4.6	5.7	3.9	3.2	3.1	4.3	5.6	3.7
b. Payments for holidays not worked	2.8	3.0	2.6	2.4	2.6	3.0	3.3	2.9	2.9	2.9	2.7	3.4	3.1	3.3	3.6	2.8	2.5	3.3	2.1	1.4	2.1	3.0	2.2	2.1
c. Paid sick leave	1.3	0.8	0.9	0.3	0.5	1.6	1.7	1.5	0.3	0.3	0.3	0.3	0.5	1.1	1.1	1.0	1.6	2.0	0.9	0.8	1.2	1.5	1.9	1.4
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	0.4	0.3	0.3	0.2	0.3	0.3	0.4	0.2	0.2	0.2	0.5	0.2	0.4	0.3	0.5	0.4	0.5	0.8	0.1	0.5	0.2	0.4	0.5	0.3
5. Other items	2.4	2.8	2.6	2.3	2.7	4.7	3.1	6.7	1.3	1.3	1.8	2.1	2.3	2.8	2.2	4.4	2.0	1.9	0.6	3.5	4.1	2.2	1.0	1.7
a. Profit-sharing payments	1.0	1.5	1.4	1.5	2.0	2.6	1.4	2.0	0.8	1.0	0.7	1.0	1.4	1.6	1.0	3.0	0.6	0.2	0.4	2.5	1.7	0.4	0.4	0.6
b. Contributions to employee thrift plans	0.5	0.4	0.4	0.3	0.2	0.7	0.9	2.3	0.1	0.2	0.3	0.2	0.2	0.4	0.5	0.2	0.6	1.0	0.1	0.3	1.3	1.0	0.1	0.3
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	0.3	0.5	0.6	0.3	0.2	0.9	0.6	1.5	0.1	0.1	0.2	0.5	0.3	0.4	0.2	0.8	0.2	0.1	0.1	0.5	0.4	0.3	0.1	0.2
d. Employee education expenditures (tuition refunds, etc.)	0.3	0.1	0.1	0.1	0.1	0.3	0.1	0.1	0.1	***	***	0.1	0.1	0.2	0.1	0.2	0.4	0.3	***	0.2	0.6	0.3	0.4	0.4
e. Special wage payments ordered by courts, payments to union stewards, etc.	0.2	0.3	0.2	0.1	0.2	0.2	0.2	0.9	0.2	***	0.7	0.2	0.2	0.2	0.3	0.2	0.2	0.4	***	0.1	0.2	0.2	***	0.3

*Includes research, engineering, education, government agencies, construction, etc.

**Figure is considerably less than legal rate, because most reporting companies had only a small proportion of employees covered by tax.

***Less than 0.05%.

TABLE 7. Employee Benefits as Cents per Payroll Hour, by Type of Benefit and Industry Groups, 1984

Type of benefit	Total, all industries	Manufacturing industries														Nonmanufacturing industries							
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Total employee benefits as cents per payroll hour	378.9	400.6	405.9	216.4	372.9	390.0	438.1	604.1	375.1	403.7	490.5	398.8	411.2	374.7	455.1	363.8	361.6	493.6	206.9	302.4	289.6	367.0	298.4	351.8
1. Legally required payments (employer's share only)	99.3	112.7	124.7	76.8	121.9	92.5	103.0	154.1	129.1	120.3	133.0	113.9	120.3	101.9	117.5	103.9	88.7	99.1	68.6	95.0	77.8	84.3	77.6	97.7
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	68.0	69.2	67.4	47.4	69.3	70.6	74.5	89.5	60.7	68.8	74.0	65.8	73.4	67.1	76.1	66.8	67.1	78.8	47.4	58.0	59.0	66.9	62.5	68.0
b. Unemployment Compensation	17.5	24.0	28.7	20.4	21.8	13.9	16.0	31.9	25.7	24.3	28.5	27.8	28.7	22.8	21.2	23.8	12.4	9.9	15.3	25.7	16.0	13.9	7.5	13.4
c. Workers' compensation (including estimated cost of self-insured)	12.6	18.4	30.2	9.0	30.2	7.6	12.1	30.4	32.2	27.0	30.4	20.2	16.8	11.7	17.1	11.5	8.0	9.6	5.8	11.1	2.4	3.4	7.1	12.8
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.**	1.2	1.2	0.4	0.1	0.7	0.4	0.4	2.3	10.6	0.1	0.2	***	1.5	0.3	3.2	1.8	1.1	0.8	0.2	0.2	0.4	0.2	0.5	3.4
2. Pension, insurance, and other agreed-upon payments (employer's share only)	139.9	142.0	155.7	60.4	115.6	119.1	153.5	204.2	133.1	152.6	223.2	146.5	147.6	125.8	167.6	112.9	138.2	205.6	65.6	104.9	100.3	146.8	98.2	137.0
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	48.8	39.9	59.6	11.3	20.9	38.2	59.5	79.0	34.3	34.9	71.3	36.3	36.4	32.2	47.6	23.4	55.9	101.0	13.8	19.7	30.1	53.2	34.2	58.2
b. Life insurance premiums; death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	76.4	88.4	79.3	45.8	79.5	68.8	80.2	106.2	83.8	112.1	131.0	94.3	97.9	81.4	103.4	78.5	66.8	86.0	29.9	69.7	57.4	72.3	49.7	67.8
c. Short-term disability	3.1	4.2	3.7	0.7	4.8	3.2	2.7	4.1	1.7	2.5	8.1	6.4	4.8	3.1	5.2	3.7	2.2	3.3	1.3	2.0	1.2	3.2	2.6	0.7
d. Salary continuation or long-term disability	2.3	1.4	1.9	1.0	0.9	2.2	2.5	3.6	2.4	***	1.3	0.4	1.6	1.2	0.6	1.6	2.9	4.1	0.2	1.5	2.6	3.9	2.1	2.7
e. Dental insurance premiums	4.1	4.4	5.1	0.8	3.6	3.0	4.7	4.3	2.4	2.2	5.6	4.4	4.6	5.1	6.8	4.1	3.9	4.9	1.2	2.7	3.0	4.0	4.1	3.6
f. Discounts on goods and services purchased from company by employees	0.9	0.3	0.6	0.4	1.0	0.8	0.1	0.1	0.8	***	***	***	***	***	0.4	0.2	1.4	1.4	19.2	6.0	0.6	0.5	1.4	0.4
g. Employee meals furnished by company	1.3	0.5	0.3	***	0.4	0.7	1.3	4.0	***	***	0.1	0.2	0.4	0.7	0.3	0.1	2.0	1.1	***	2.0	3.1	4.0	1.8	1.3
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	3.0	3.0	5.2	0.3	4.4	2.3	2.5	2.8	7.6	1.0	5.8	4.4	1.7	2.1	3.3	1.2	3.0	3.8	0.1	1.4	2.3	5.8	2.3	2.3
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	19.2	21.7	19.2	19.5	17.1	23.8	24.0	16.7	13.9	25.1	13.9	32.8	23.3	21.6	27.7	14.2	17.2	22.7	18.7	15.9	12.5	19.0	19.6	11.2
4. Payments for time not worked	95.7	95.2	82.3	43.5	91.0	104.6	122.7	135.6	86.2	92.7	101.4	85.4	95.0	97.4	116.8	86.7	96.1	142.8	50.1	54.3	61.1	94.0	93.9	85.5
a. Paid vacations and payments in lieu of vacation	49.4	51.6	45.2	22.7	56.7	52.3	62.1	71.9	52.7	58.8	64.2	47.4	51.7	50.1	57.3	45.3	47.6	68.9	27.7	30.0	28.4	43.4	52.1	41.1
b. Payments for holidays not worked	28.7	31.5	25.7	17.3	25.8	31.7	36.8	40.0	28.8	28.2	29.2	33.0	33.7	33.2	41.4	28.4	26.5	40.0	15.1	12.3	19.6	30.6	20.0	24.2
c. Paid sick leave	13.2	8.6	8.7	2.1	5.0	17.2	18.8	20.7	3.1	3.4	3.0	3.0	5.5	10.8	12.6	10.4	17.0	24.4	6.5	7.7	11.0	15.5	17.4	16.2
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	4.4	3.6	2.8	1.4	3.5	3.4	4.9	3.0	1.6	2.2	5.0	2.1	4.1	3.3	5.4	4.6	5.1	9.5	0.8	4.3	2.1	4.5	4.4	3.9
5. Other items	24.7	28.9	24.9	16.2	27.2	50.0	35.0	93.5	12.9	13.0	19.0	20.2	25.0	28.0	25.5	44.1	21.4	23.4	3.8	32.3	37.9	22.8	9.0	19.7
a. Profit-sharing payments	10.6	15.8	12.9	10.4	20.6	27.4	15.5	27.2	7.8	9.7	7.0	10.2	15.2	16.1	11.9	30.3	6.4	2.0	2.6	22.5	16.2	4.2	3.4	6.3
b. Contributions to employee thrift plans	5.8	4.4	3.7	2.1	2.0	7.9	9.6	32.3	0.9	1.9	2.8	2.2	2.4	4.1	6.0	2.1	6.8	12.5	0.5	3.0	11.9	9.8	0.5	3.5
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	3.3	4.7	5.9	2.1	1.9	9.9	6.8	20.9	1.0	1.1	2.0	4.6	3.7	3.8	2.8	7.7	2.2	1.7	0.5	4.2	3.2	3.5	0.9	2.1
d. Employee education expenditures (tuition refunds, etc.)	2.7	1.3	0.7	1.1	0.5	2.8	1.1	0.9	0.9	0.3	0.4	1.0	1.5	2.0	1.3	2.1	3.8	3.0	0.2	1.6	5.2	3.5	3.8	4.5
e. Special wage payments ordered by courts, payments to union stewards, etc.	2.4	2.6	1.7	0.5	2.1	2.0	2.0	12.1	2.3	***	6.8	2.2	2.2	2.1	3.4	1.9	2.3	4.3	***	1.0	1.4	1.7	0.3	3.2

*Includes research, engineering, education, government agencies, construction, etc.
**Figure is considerably less than legal rate, because most reporting companies had only a small proportion of employees covered by tax.
***Less than 0.05¢.

TABLE 8. Employee Benefits as Dollars per Year per Employee, by Type of Benefit and Industry Groups, 1984

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries							
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Total employee benefits as dollars per year per employee	7,842	8,365	8,531	4,322	8,079	7,856	9,119	12,671	7,847	8,313	10,343	8,394	8,556	7,808	9,525	7,591	7,425	10,371	3,956	6,006	5,873	7,319	6,146	7,196
1. Legally required payments (employer's share only)	2,054	2,350	2,610	1,539	2,616	1,860	2,144	3,223	2,688	2,484	2,824	2,393	2,500	2,110	2,447	2,171	1,818	2,080	1,303	1,900	1,583	1,681	1,598	2,004
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	1,408	1,445	1,422	952	1,505	1,420	1,551	1,877	1,269	1,420	1,559	1,390	1,531	1,395	1,592	1,397	1,378	1,655	906	1,163	1,202	1,333	1,287	1,396
b. Unemployment Compensation	361	497	550	406	457	280	333	666	529	502	608	581	595	468	435	497	252	208	277	517	323	278	154	276
c. Workers' compensation (including estimated cost of self-insured)	262	384	629	180	638	152	252	632	669	559	653	422	345	242	356	239	165	202	117	216	50	67	148	265
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.**	24	24	9	1	16	8	7	47	221	3	4	0	29	5	64	38	23	15	4	4	8	3	10	67
2. Pension, insurance, and other agreed-upon payments (employer's share only)	2,896	2,966	3,244	1,197	2,495	2,393	3,206	4,290	2,819	3,127	4,685	3,093	3,061	2,630	3,514	2,349	2,840	4,320	1,250	2,062	2,035	2,942	2,024	2,808
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	1,011	831	1,231	221	450	765	1,249	1,667	734	718	1,487	767	754	676	1,003	481	1,154	2,124	260	392	609	1,069	704	1,193
b. Life insurance premiums; death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	1,581	1,845	1,670	910	1,722	1,385	1,671	2,227	1,767	2,294	2,760	1,980	2,032	1,696	2,159	1,637	1,370	1,806	578	1,369	1,169	1,446	1,025	1,389
c. Short-term disability	65	90	79	14	107	63	56	84	37	50	167	145	101	65	110	78	45	68	21	38	23	67	54	15
d. Salary continuation or long-term disability	47	30	38	21	20	43	52	76	50	0	27	9	35	25	13	33	60	86	3	29	54	78	43	55
e. Dental insurance premiums	85	91	103	16	78	59	97	91	51	45	115	93	94	108	144	86	81	104	22	54	61	79	85	75
f. Discounts on goods and services purchased from company by employees	18	5	13	8	21	15	2	2	17	0	0	1	1	1	8	4	28	28	363	115	12	9	28	8
g. Employee meals furnished by company	27	10	7	0	9	15	27	84	0	0	2	4	9	14	5	2	40	24	0	38	60	79	38	27
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	63	64	104	7	89	48	51	59	162	20	126	94	35	45	71	26	62	80	2	27	46	114	47	46
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	399	455	410	402	378	483	499	360	283	519	288	686	489	454	582	298	354	479	358	317	256	380	405	231
4. Payments for time not worked	1,982	1,987	1,725	861	1,994	2,111	2,543	2,847	1,788	1,918	2,127	1,796	1,980	2,024	2,455	1,857	1,977	3,001	966	1,076	1,238	1,867	1,937	1,751
a. Paid vacations and payments in-lieu of vacation	1,023	1,079	950	450	1,237	1,056	1,292	1,508	1,092	1,218	1,351	999	1,076	1,046	1,204	950	978	1,449	534	590	574	859	1,074	844
b. Payments for holidays not worked	594	656	540	340	569	637	763	841	598	584	611	690	703	686	872	595	544	840	289	253	396	612	412	494
c. Paid sick leave	273	178	179	42	112	349	386	435	65	71	62	63	114	225	269	218	349	513	127	148	224	307	359	333
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	91	74	56	28	76	69	102	64	34	45	103	43	87	67	111	94	105	200	16	85	44	90	91	80
5. Other items	511	606	542	323	596	1,007	727	1,951	270	265	420	427	526	589	527	917	435	490	78	650	761	449	183	401
a. Profit-sharing payments	219	332	287	206	444	555	325	572	163	196	160	213	321	338	240	629	129	42	52	459	321	83	67	130
b. Contributions to employee thrift plans	118	91	77	42	52	155	198	673	21	40	59	46	51	85	126	44	139	259	10	55	241	192	11	72
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	69	100	128	43	43	200	138	435	20	22	41	101	77	80	60	161	44	36	10	85	66	69	19	41
d. Employee education expenditures (tuition refunds, etc.)	55	28	15	21	11	55	22	19	18	6	9	22	32	42	28	44	77	64	4	32	105	69	79	93
e. Special wage payments ordered by courts, payments to union stewards, etc.	50	55	35	11	47	42	44	252	49	0	151	45	44	44	73	38	46	89	1	19	29	35	7	66

*Includes research, engineering, education, government agencies, construction, etc.

**Figure is considerably less than legal rate, because most reporting companies had only a small proportion of employees covered by tax.

***Less than 50¢.

6. REGIONAL VARIATIONS

Benefit payments by region for the various industry groups are shown in Table 9. The regions are based upon United States Bureau of the Census divisions. States constituting each region are listed in a footnote following the table.

For all industries, payments averaged 37.6 percent of payroll both in the East North Central region and in the Northeast region.

The Western region averaged 36.2 percent, and the Southeast region averaged 34.5 percent.

TABLE 9. Employee Benefits as Percent of Payroll, by Region and Industry Groups, 1984

Industry group	Total, all regions*	Northeast*	East North Central*	Southeast*	West*
Total, all industries	36.6	37.6	37.6	34.5	36.2
Total, all manufacturing	38.8	39.7	40.0	36.0	38.3
Manufacture of:					
Food, beverages, and tobacco	41.0	41.5	43.5	35.6	40.9
Textile products and apparel	30.9	42.1	31.3	28.2	**
Pulp, paper, lumber, and furniture	37.0	35.8	33.4	32.8	44.3
Printing and publishing	36.5	33.7	35.1	30.7	45.3
Chemicals and allied products	39.3	39.7	46.5	36.1	31.4
Petroleum industry	43.8	**	**	41.8	41.3
Rubber, leather, and plastic products	38.3	33.5	39.5	**	**
Stone, clay, and glass products	40.6	**	38.5	**	**
Primary metal industries	45.4	48.5	43.1	41.7	45.5
Fabricated metal products (excluding machinery and transportation equipment)	40.8	41.7	42.6	36.7	32.6
Machinery (excluding electrical)	37.8	40.7	37.0	35.3	30.5
Electrical machinery, equipment, and supplies	37.6	37.6	39.5	35.2	37.4
Transportation equipment	39.3	37.4	43.3	40.5	34.2
Instruments and miscellaneous manufacturing industries	36.0	34.6	32.9	44.9	37.3
Total, all nonmanufacturing	34.8	35.3	35.2	33.6	35.0
Public utilities (electric, gas, water, telephone, etc.)	41.0	42.8	41.4	39.7	41.1
Department stores	29.1	23.5	35.6	**	34.0
Trade (wholesale and other retail)	32.2	**	38.4	35.0	26.1
Banks, finance companies, and trust companies	31.8	32.1	33.2	30.8	31.5
Insurance companies	36.3	36.5	34.0	36.9	38.7
Hospitals	32.1	34.3	32.7	27.9	31.2
Miscellaneous nonmanufacturing industries***	31.3	31.2	34.9	28.7	31.8
Number of companies	1,154	285	345	270	254

States in each region are:

NORTHEAST: Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont.

EAST NORTH CENTRAL: Illinois, Indiana, Michigan, Ohio, and Wisconsin.

SOUTHEAST: Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia.

WEST: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington, and Wyoming.

***Fewer than three companies reporting.*

****Includes research, engineering, education, government agencies, construction, etc.*

7. SIZE OF COMPANY VARIATIONS

The largest firms paid higher benefits than smaller firms, and benefits increased with size of company, except for one category, as shown in Table 10.

Companies with 5,000 or more employees paid 38.6 percent for benefits. Companies with 2,500 to 4,999 employees paid 35.4 percent, and those with 1,000 to 2,499 averaged 37.1 percent. Companies with 500 to 999 employees averaged 35.7 percent, and those employing 100 to 499 averaged 37.1 percent. Those companies with fewer than 100 employees paid 33.9 percent of payroll for benefits.

TABLE 10. Employee Benefits as Percent of Payroll, by Size of Company and Industry Groups, 1984

Industry group	Total all companies	Number of employees					
		Under 100	100-499	500-999	1,000-2,499	2,500-4,999	5,000 and over
Total, all industries	36.6	33.9	37.1	35.7	37.1	35.4	38.6
Total, all manufacturing	38.8	36.9	38.5	38.6	39.5	38.1	41.3
Manufacture of:							
Food, beverages, and tobacco	41.0	47.5	36.9	37.1	50.5	*	37.3
Textile products and apparel	30.9	*	33.8	25.6	23.5	*	29.4
Pulp, paper, lumber, and furniture	37.0	37.8	34.6	39.4	44.5	*	35.2
Printing and publishing	36.5	*	36.7	46.7	30.5	*	*
Chemicals and allied products	39.3	*	38.8	36.1	36.8	43.8	52.2
Petroleum industry	43.8	*	45.6	*	47.8	*	*
Rubber, leather, and plastic products	38.3	33.3	34.7	*	*	*	44.8
Stone, clay, and glass products	40.6	*	40.5	*	*	*	*
Primary metal industries	45.4	52.2	44.1	40.4	45.7	49.2	53.3
Fabricated metal products (excluding machinery and transportation equipment)	40.8	37.5	43.7	38.6	50.3	*	*
Machinery (excluding electrical)	37.8	38.0	36.4	35.4	41.9	35.5	42.7
Electrical machinery, equipment, and supplies	37.6	38.0	37.9	40.2	37.7	33.4	36.7
Transportation equipment	39.3	38.6	38.3	38.1	38.8	35.5	42.1
Instruments and miscellaneous manufacturing industries	36.0	27.0	37.2	37.3	34.8	*	41.5
Total, all nonmanufacturing	34.8	30.8	35.5	33.4	35.8	34.3	36.5
Public utilities (electric, gas, water, telephone, etc.)	41.0	44.3	40.8	41.4	41.9	38.5	41.6
Department stores	29.1	*	*	26.4	*	36.6	28.3
Trade (wholesale and other retail)	32.2	29.4	33.5	*	35.1	34.3	29.7
Banks, finance companies, and trust companies	31.8	32.3	31.5	30.9	34.1	25.5	35.4
Insurance companies	36.3	26.3	40.1	31.7	36.1	40.0	37.1
Hospitals	32.1	22.6	33.1	33.0	31.8	30.8	32.5
Miscellaneous nonmanufacturing industries**	31.3	30.8	32.8	30.3	30.2	29.3	31.6
Number of companies	1,154	124	340	187	240	114	149

Fewer than three companies reporting.

***Includes research, engineering, education, government agencies, construction, etc.*

8. PENSION AND INSURANCE COSTS

Because of the wide interest in private pension and insurance programs, tabulations are included showing distributions of amounts paid by individual companies for these programs, and also average employee payroll deductions for pensions and insurance. Employer payments are net amounts after

TABLE 11. Pension* Payments, by Industry Groups, 1984

Industry group	Total companies in survey	Number of companies paying specified percent of payroll for pensions									Pension payments as percent of payroll				Average pension payments as percent of payroll for companies having pensions
		0%	0.1-1.9%	2.0-3.9%	4.0-5.9%	6.0-7.9%	8.0-9.9%	10.0-11.9%	12.0-13.9%	14.0% and over	Total	Premiums under insurance and annuity contracts	Payments to uninsured trusteed pension plans	Payments under unfunded pension plans	
Total, all industries	1,154	209	150	238	214	151	87	54	19	32	4.7	3.0	1.5	0.2	5.7
Total, all manufacturing	512	104	101	120	77	51	21	14	8	16	3.8	2.1	1.6	0.1	4.8
Manufacture of:															
Food, beverages, and tobacco	31	4	2	8	5	4	4	1	2	1	5.9	2.6	3.3	**	6.8
Textile products and apparel	27	11	5	9	1	1	...	...	...	...	1.6	0.5	1.0	0.1	2.6
Pulp, paper, lumber, and furniture	31	6	14	3	5	3	...	...	...	...	2.1	1.1	0.9	0.1	2.5
Printing and publishing	28	3	6	6	9	2	1	1	...	...	3.6	2.0	1.1	0.5	4.0
Chemicals and allied products	39	2	10	4	9	4	5	4	...	1	5.4	3.2	2.2	**	5.7
Petroleum industry	12	3	2	2	...	...	2	1	1	1	5.8	3.9	1.8	0.1	7.5
Rubber, leather, and plastic products	18	5	4	4	3	1	...	...	...	1	3.6	1.2	1.0	1.3	4.9
Stone, clay, and glass products	10	1	2	3	1	3	...	...	...	...	3.5	2.4	1.1	**	3.9
Primary metal industries	37	4	1	9	6	6	3	3	1	4	6.5	4.1	2.4	**	7.3
Fabricated metal products (excluding machinery and transportation equipment)	55	11	7	21	7	4	2	...	1	2	3.7	2.2	1.5	**	4.6
Machinery (excluding electrical)	74	19	15	15	14	3	1	4	1	2	3.3	1.6	1.7	0.1	4.4
Electrical machinery, equipment, and supplies	70	15	16	17	8	10	1	...	1	2	3.3	1.8	1.5	**	4.1
Transportation equipment	35	5	6	10	4	6	2	...	...	2	4.1	2.5	1.2	0.4	4.6
Instruments and miscellaneous manufacturing industries	45	15	11	9	5	4	...	...	1	...	2.3	1.0	1.2	0.1	3.4
Total, all nonmanufacturing	642	105	49	118	137	100	66	40	11	16	5.4	3.7	1.5	0.2	6.3
Public utilities (electric, gas, water, telephone, etc.)	145	8	1	5	20	43	31	23	5	9	8.4	5.2	2.9	0.3	8.9
Department stores	11	4	3	2	2	...	...	...	...	...	1.9	0.5	1.4	**	2.6
Trade (wholesale and other retail)	28	9	6	7	5	1	...	...	...	...	2.1	1.6	0.5	**	2.9
Banks, finance companies, and trust companies	86	22	8	23	20	8	4	1	...	...	3.3	2.1	1.0	0.2	4.3
Insurance companies	89	12	10	12	20	16	11	4	1	3	5.3	4.1	1.1	0.1	5.9
Hospitals	135	13	14	53	36	13	3	3	...	...	3.7	2.6	1.0	**	4.1
Miscellaneous nonmanufacturing industries***	148	37	7	16	34	19	17	9	5	4	5.2	4.0	0.9	0.3	6.9

*Includes net pension-plan premiums and pension payments not covered by insurance-type plan.

**Less than 0.05%.

***Includes research, engineering, education, government agencies, construction, etc.

deducting any dividends or credits returned to the employer by the insurer.

Pensions

As shown in Table 11, 209 firms, or 18 percent of those responding, reported no payments for private pensions, while 32 companies paid amounts for pensions equaling 14 percent or more of payroll. Pension payments for all companies surveyed averaged 4.7 percent of payroll (the figure shown in Tables 4 and 6), but if companies reporting no pension payments are omitted, the average becomes 5.7 percent of payroll.

The average pension payment of 4.7 percent included 3.0 percent for premiums under insurance or annuity contracts, 1.5 percent for payments to uninsured trusteed pension plans, and 0.2 percent for payments under unfunded pension plans.

Among the manufacturing industries, 20 percent of the firms reported no pension payments, while among the non-manufacturing firms 16 percent reported no pension payments. Seven percent of the manufacturing firms paid 10 percent or more of payroll for pensions, and 10 percent of the non-manufacturing firms paid 10 percent or more.

Insurance

The distribution of insurance payments by industry groups is shown in Table 12. Payments for insurance were reported by all but 10 of the firms.

TABLE 12. Insurance* Payments, by Industry Groups, 1984

Industry group	Total companies in survey	Number of companies paying specified percent of payroll for insurance									Average insurance payments as percent of payroll	
		0%	0.1-1.9%	2.0-3.9%	4.0-5.9%	6.0-7.9%	8.0-9.9%	10.0-11.9%	12.0-13.9%	14.0% and over	All companies	Companies having insurance
Total, all industries	1,154	10	19	131	295	284	202	107	46	60	7.4	7.4
Total, all manufacturing	512	6	9	26	87	123	109	68	36	48	8.6	8.7
Manufacture of:												
Food, beverages, and tobacco	31	. . .	2	4	3	8	5	4	3	2	8.0	8.0
Textile products and apparel	27	. . .	1	3	10	5	5	2	. . .	1	6.5	6.5
Pulp, paper, lumber, and furniture	31	. . .	. . .	1	10	8	4	5	2	1	7.9	7.9
Printing and publishing	28	. . .	. . .	3	9	10	5	1	. . .	. . .	6.4	6.4
Chemicals and allied products	39	. . .	1	4	2	18	11	2	1	. . .	7.2	7.2
Petroleum industry	12	. . .	. . .	1	3	5	1	1	. . .	1	7.7	7.7
Rubber, leather, and plastic products	18	1	1	. . .	2	5	3	3	1	2	8.6	9.1
Stone, clay, and glass products	10	. . .	. . .	. . .	1	1	2	3	. . .	3	11.2	11.2
Primary metal industries	37	. . .	. . .	1	1	3	7	7	7	11	12.1	12.1
Fabricated metal products (excluding machinery and transportation equipment)	55	2	. . .	. . .	5	9	15	11	7	6	9.6	10.1
Machinery (excluding electrical)	74	3	. . .	1	12	14	20	10	5	9	9.0	9.4
Electrical machinery, equipment, and supplies	70	. . .	3	4	11	19	14	8	5	6	8.2	8.2
Transportation equipment	35	. . .	1	1	5	10	7	4	2	5	8.9	8.9
Instruments and miscellaneous manufacturing industries	45	. . .	. . .	3	13	8	10	7	3	1	7.8	7.8
Total, all nonmanufacturing	642	4	10	105	208	161	93	39	10	12	6.4	6.5
Public utilities (electric, gas, water, telephone, etc.)	145	. . .	. . .	7	43	46	36	10	1	2	7.1	7.1
Department stores	11	. . .	. . .	6	4	1	. . .	. . .	. . .	. . .	4.2	4.2
Trade (wholesale and other retail)	28	. . .	. . .	7	7	3	6	3	. . .	2	7.3	7.3
Banks, finance companies, and trust companies	86	1	2	14	33	18	9	4	2	3	6.3	6.4
Insurance companies	89	. . .	. . .	8	29	24	12	8	4	4	7.2	7.2
Hospitals	135	1	2	36	49	30	13	4	. . .	. . .	5.4	5.4
Miscellaneous nonmanufacturing industries**	148	2	6	27	43	39	17	10	3	1	6.0	6.1

Includes net premiums paid for life, hospital, surgical, medical, and major medical insurance, plus death, surgical, and medical care payments not insured. Does not include sick leave pay.

**Includes research, engineering, education, government agencies, construction, etc.*

The most frequent amount paid for insurance was 4.0 to 5.9 percent of payroll. One hundred six firms reported insurance payments amounting to 12 percent or more of payroll.

Insurance payments averaged 7.4 percent of payroll, including 0.6 percent for life insurance, 5.9 percent for health insurance, and 0.9 percent not separated between life and health, as shown in Table 13. Eighty-three percent of the companies reported payments for life insurance, 89 percent reported payments for health insurance, and 8 percent reported combined payments for life and health insurance.

Payroll Deductions

Employee payroll deductions for private pension programs were reported by 18 percent of the companies, including 13 percent of those in manufacturing and 21 percent of the non-manufacturing firms, as shown in Table 14. Deductions were reported by 33 percent of the firms in the petroleum industry, but by none of the firms in primary metals industries.

While deductions for pensions averaged 0.5 percent of payroll for all companies in the survey (as shown in Table 14), they averaged 2.5 percent of payroll for those companies having deductions.

Payroll deductions for insurance were reported by 77 percent of the companies, including 68 percent of the manufacturing firms and 84 percent of the non-manufacturing firms. Deductions were reported by 93 percent of the textile products and apparel firms and by hospitals, but by only 35 percent of the firms in primary metals industries. Insurance deductions averaged 1.5 percent of payroll for all

TABLE 13. Insurance Payments, by Type of Insurance, 1984

Industry group	Average insurance payments as percent of payroll, all companies				Percent of companies reporting insurance payments			Average for companies reporting specific type of insurance payments		
	Total	Life	Health	L&H*	Life	Health	L&H*	Life	Health	L&H*
Total, all industries	7.4	0.6	5.9	0.9	83	89	8	0.7	6.6	6.6
Total, all manufacturing	8.6	0.5	6.7	1.3	78	86	12	0.7	7.8	8.0
Manufacture of:										
Food, beverages, and tobacco	8.0	0.4	6.3	1.3	68	87	12	0.5	7.3	6.5
Textile products and apparel	6.5	0.5	5.0	1.0	78	85	14	0.7	5.9	5.4
Pulp, paper, lumber, and furniture	7.9	0.4	6.8	0.8	74	87	12	0.5	7.6	5.5
Printing and publishing	6.4	0.5	5.0	0.9	89	93	6	0.6	5.5	8.4
Chemicals and allied products	7.2	0.5	5.5	1.3	79	79	18	0.6	6.9	6.9
Petroleum industry	7.7	0.8	5.9	1.0	92	99	1	0.9	5.9	6.6
Rubber, leather, and plastic products	8.6	0.5	7.2	0.9	83	89	10	0.6	8.1	5.3
Stone, clay, and glass products	11.2	0.6	6.7	3.9	70	70	29	0.9	9.6	9.9
Primary metal industries	12.1	0.6	8.9	2.6	76	81	17	0.8	11.2	11.5
Fabricated metal products (excluding machinery and transportation equipment)	9.6	0.4	8.2	1.1	73	85	13	0.6	9.6	8.6
Machinery (excluding electrical)	9.0	0.5	6.9	1.5	76	84	14	0.7	8.3	7.7
Electrical machinery, equipment, and supplies	8.2	0.7	6.3	1.2	81	87	12	0.9	7.2	8.0
Transportation equipment	8.9	0.3	7.4	1.1	77	86	10	0.4	8.6	8.5
Instruments and miscellaneous manufacturing industries	7.8	0.5	6.0	1.2	84	89	10	0.6	6.8	8.5
Total, all nonmanufacturing	6.4	0.6	5.2	0.6	87	91	6	0.7	5.7	5.2
Public utilities (electric, gas, water, telephone, etc.)	7.1	0.8	5.9	0.4	92	94	3	0.9	6.2	6.3
Department stores	4.2	0.2	3.5	0.6	82	91	9	0.2	3.8	2.9
Trade (wholesale and other retail)	7.3	0.6	5.7	1.0	75	86	13	0.8	6.5	6.4
Banks, finance companies, and trust companies	6.3	0.7	4.8	0.8	95	94	4	0.7	5.1	6.2
Insurance companies	7.2	0.7	5.9	0.5	92	96	2	0.8	6.2	4.2
Hospitals	5.4	0.3	4.9	0.2	90	96	3	0.3	5.2	3.4
Miscellaneous nonmanufacturing industries**	6.0	0.6	4.3	1.2	76	81	16	0.7	5.3	5.1

Companies reporting one payment for both life and health insurance (items C-4 through C-7 of questionnaire).

***Includes research, engineering, education, government agencies, construction, etc.*

firms in the survey, but were 2.0 percent for those firms having deductions.

TABLE 14. Employee Payroll Deductions for Pensions and Insurance, 1984

Industry group	Pensions			Insurance		
	Percent of companies reporting deductions	Average deductions as percent of payroll		Percent of companies reporting deductions	Average deductions as percent of payroll	
		Total, all companies	Companies having deductions		Total, all companies	Companies having deductions
Total, all industries	18	0.5	2.5	77	1.5	2.0
Total, all manufacturing	13	0.3	1.9	68	1.3	1.9
Manufacture of:						
Food, beverages, and tobacco	10	0.2	1.6	71	1.1	1.5
Textile products and apparel	11	0.2	1.6	93	2.7	2.9
Pulp, paper, lumber, and furniture	19	0.1	0.7	81	2.9	3.5
Printing and publishing	14	0.1	0.8	86	1.2	1.4
Chemicals and allied products	8	0.2	2.0	82	1.1	1.3
Petroleum industry	33	0.5	1.4	83	3.8	4.4
Rubber, leather, and plastic products	6	*	0.3	72	1.0	1.3
Stone, clay, and glass products	10	0.5	6.3	60	0.6	1.0
Primary metal industries	0	*	*	35	0.5	1.4
Fabricated metal products (excluding machinery and transportation equipment)	11	0.3	2.5	51	1.0	1.9
Machinery (excluding electrical)	15	0.3	2.1	64	0.8	1.2
Electrical machinery, equipment, and supplies	23	0.5	2.2	70	1.2	1.7
Transportation equipment	14	0.4	2.6	57	1.3	2.2
Instruments and miscellaneous manufacturing industries	13	0.2	1.6	73	1.2	1.6
Total, all nonmanufacturing	21	0.6	2.8	84	1.7	2.1
Public utilities (electric, gas, water, telephone, etc.)	13	0.4	3.0	80	1.5	1.9
Department stores	18	0.5	2.9	82	1.0	1.3
Trade (wholesale and other retail)	21	0.3	1.4	75	1.3	1.8
Banks, finance companies, and trust companies	10	0.3	2.4	88	1.8	2.0
Insurance companies	13	0.3	2.5	91	2.0	2.2
Hospitals	24	0.4	1.7	93	1.8	1.9
Miscellaneous nonmanufacturing industries**	39	1.4	3.6	76	1.9	2.5

*Less then 0.05%.

**Includes research, engineering, education, government agencies, construction, etc.

9. PERCENT OF COMPANIES PAYING EMPLOYEE BENEFITS

Payments for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes) were reported by 99 percent of the companies surveyed, and 99 percent of the companies reported payments for Unemployment Compensation (Table 15). Ninety percent reported payments for vacations, and 84 percent also reported payments for holidays.

Paid sick leave was reported by 74 percent of the companies, including 59 percent of those in manufacturing and 87 percent of the non-manufacturing firms. Profit-sharing payments were reported by 21 percent of the firms, including 44 percent of the textile products and apparel firms, but by only 3 percent of the hospitals.

Average costs of benefit payments for companies reporting such payments are shown in Table 16. Payments for dental insurance, profit-sharing, contributions to employee thrift plans, and other benefits paid by a relatively small percentage of companies differ significantly in this table from the all-company averages shown in Table 6.

For example, profit-sharing payments for all industries are 1.0 percent of payroll, as shown in Tables 4 and 6, which are based upon all companies in the survey. However, as shown in Table 15, only 26 percent of the companies reported profit-sharing. For those companies reporting profit-sharing, this benefit was 5.1 percent of payroll, as shown in Table 16. The Chamber survey shows each benefit as a percent of the company's reported payroll. In many firms having profit-sharing only some of the employees participate in profit-sharing, and for those employees having profit-sharing, their percentage would be higher than a company average based upon all employees. Studies by other organizations show profit-sharing is about 9 or 10 percent of payroll for those employees participating in profit-sharing programs.

Moreover, it is interesting to note that the 21 percent figure for companies reporting profit-sharing is greatly affected by the very small numbers of public utilities and hospitals that reported profit-sharing payments. If these two industry categories are excluded, the percentage of non-manufacturing companies reporting profit-sharing would rise from 15 percent to 23 percent, and the "total, all industries" would rise from 21 percent to 26 percent.

TABLE 15. Percent of Companies Paying Employee Benefits, 1984

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries							
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
1. Legally required payments (employer's share only):																								
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	99	99	100	100	100	100	100	100	99	100	100	100	100	100	97	100	99	99	100	100	100	100	100	97
b. Unemployment Compensation	99	100	100	100	100	100	100	100	94	100	100	100	100	100	97	100	99	99	100	100	100	100	97	99
c. Workers' compensation (including estimated cost of self-insured)	94	95	94	96	100	93	95	92	89	100	100	91	95	97	89	93	93	97	82	93	85	92	94	95
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.	11	9	13	7	13	14	8	17	11	10	3	2	9	11	9	13	12	11	18	18	13	17	7	14
2. Pension, insurance, and other agreed-upon payments (employer's share only):																								
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	83	80	87	59	81	89	95	75	72	90	89	80	76	79	89	67	85	94	73	71	77	89	90	75
b. Life insurance premiums, death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	99	99	100	100	100	100	100	100	94	100	100	96	96	100	100	100	99	100	100	100	99	100	99	99
c. Short-term disability	38	47	52	22	48	57	38	58	28	20	51	62	49	44	51	49	30	30	55	29	27	39	32	22
d. Salary continuation or long-term disability	50	32	42	30	26	46	54	67	44	0	14	13	34	34	26	38	64	69	27	39	76	73	65	52
e. Dental insurance premiums	50	49	65	19	45	43	59	67	33	20	49	45	41	60	60	51	50	58	45	36	47	45	61	43
f. Discounts on goods and services purchased from company by employees	15	9	16	30	16	21	5	8	17	0	0	9	4	4	6	7	20	19	73	36	14	22	30	5
g. Employee meals furnished by company	21	13	16	0	26	7	26	42	6	0	14	9	8	17	11	4	27	33	9	21	33	47	21	13
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	42	37	48	30	39	46	38	50	44	30	41	31	30	40	40	29	46	49	18	32	47	65	47	36
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	47	53	48	52	39	43	49	42	39	50	35	75	64	57	57	42	43	52	64	39	38	46	50	28
4. Payments for time not worked:																								
a. Paid vacations and payments in lieu of vacation	90	93	87	93	97	96	92	100	83	90	95	96	89	97	94	91	87	96	100	79	74	88	96	79
b. Payments for holidays not worked	84	89	81	96	81	93	87	92	83	90	86	93	88	94	91	84	80	93	91	64	67	85	83	72
c. Paid sick leave	74	59	61	37	32	89	82	92	56	30	35	36	54	74	63	73	87	96	91	79	81	85	91	80
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	74	79	74	63	77	71	82	100	56	70	86	82	84	73	89	82	70	92	64	54	51	70	75	57
5. Other items:																								
a. Profit-sharing payments	21	28	26	44	13	36	26	33	11	30	8	29	24	36	23	42	15	6	27	43	41	17	3	12
b. Contributions to employee thrift plans	30	27	39	11	16	32	59	58	17	20	14	16	19	30	40	27	32	55	9	21	38	52	7	19
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	51	51	55	48	58	54	59	58	33	30	30	49	43	66	46	60	50	53	45	54	47	78	53	31
d. Employee education expenditures (tuition refunds, etc.)	67	53	39	30	35	64	56	75	39	40	41	55	51	64	63	69	77	81	45	54	86	91	86	59
e. Special wage payments ordered by courts, payments to union stewards, etc.	34	37	29	19	29	18	46	58	44	0	27	45	38	43	69	29	31	52	18	21	22	39	21	24

*Includes research, engineering, education, government agencies, construction, etc.

TABLE 16. Average Benefit Costs as Percent of Payroll for Companies Paying Employee Benefits, 1984

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries							
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
1. Legally required payments (employer's share only):																								
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	6.6	6.7	6.8	6.8	6.9	6.6	6.7	6.5	6.9	6.9	6.8	6.8	6.8	6.7	6.8	6.6	6.6	6.6	6.7	6.2	6.6	6.7	6.7	6.3
b. Unemployment Compensation	1.7	2.3	2.6	2.9	2.1	1.3	1.4	2.3	2.7	2.5	2.7	2.8	2.6	2.3	1.8	2.4	1.2	0.8	2.0	2.8	1.8	1.4	0.8	1.2
c. Workers' compensation (including estimated cost of self-insured)	1.3	1.9	3.2	1.3	2.9	0.8	1.1	2.4	3.7	2.7	2.9	2.3	1.6	1.2	1.6	1.2	0.8	0.8	1.0	1.3	0.3	0.4	0.8	1.2
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.	1.0	1.2	0.4	0.1	0.6	0.3	0.4	0.9	9.0	0.1	0.6	0.0	1.4	0.2	3.4	1.4	0.9	0.6	0.1	0.1	0.3	0.1	0.7	2.1
2. Pension, insurance, and other agreed-upon payments (employer's share only):																								
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	5.7	4.8	6.8	2.6	2.5	4.0	5.7	7.5	4.9	3.9	7.3	4.6	4.4	4.1	4.6	3.4	6.3	8.9	2.6	2.9	4.3	5.9	4.1	6.9
b. Life insurance premiums, death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	7.4	8.7	8.0	6.5	7.9	6.4	7.2	7.7	9.1	11.2	12.1	10.1	9.4	8.2	8.9	7.8	6.5	7.1	4.2	7.3	6.4	7.2	5.4	6.1
c. Short-term disability	0.8	0.9	0.8	0.5	1.0	0.5	0.6	0.5	0.6	1.2	1.4	1.1	0.9	0.7	0.9	0.8	0.7	0.9	0.3	0.7	0.5	0.8	0.9	0.3
d. Salary continuation or long-term disability	0.4	0.4	0.4	0.5	0.3	0.4	0.4	0.4	0.5	0.0	0.9	0.4	0.5	0.3	0.2	0.4	0.4	0.5	0.1	0.4	0.4	0.5	0.3	0.5
e. Dental insurance premiums	0.8	0.8	0.8	0.5	0.8	0.6	0.7	0.4	0.7	1.1	1.0	1.0	1.0	0.8	1.0	0.8	0.7	0.7	0.3	0.8	0.7	0.9	0.7	0.8
f. Discounts on goods and services purchased from company by employees	0.6	0.3	0.4	0.2	0.6	0.4	0.2	0.1	0.5	0.0	0.0	0.1	0.1	0.1	0.5	0.3	0.7	0.6	3.7	1.7	0.5	0.2	0.5	0.8
g. Employee meals furnished by company	0.6	0.4	0.2	0.0	0.2	0.9	0.5	0.7	0.0	0.0	0.1	0.2	0.5	0.4	0.2	0.2	0.7	0.3	0.0	1.0	1.0	0.8	0.9	0.9
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	0.7	0.8	1.0	0.2	1.0	0.5	0.6	0.4	1.6	0.3	1.3	1.4	0.5	0.5	0.7	0.4	0.6	0.6	0.1	0.5	0.5	0.9	0.5	0.5
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	3.9	4.0	4.0	5.3	4.5	5.5	4.3	2.8	3.7	5.3	3.6	4.5	3.4	3.6	4.1	3.4	3.8	3.7	4.2	4.3	3.5	4.1	4.2	3.6
4. Payments for time not worked:																								
a. Paid vacations and payments in lieu of vacation	5.3	5.4	5.2	3.5	5.8	5.1	6.0	5.2	6.4	6.6	6.3	5.0	5.3	5.2	5.3	4.9	5.2	6.0	3.9	4.0	4.2	4.9	5.9	4.6
b. Payments for holidays not worked	3.3	3.4	3.2	2.5	3.2	3.2	3.8	3.1	3.5	3.1	3.1	3.6	3.5	3.5	3.9	3.3	3.1	3.6	2.4	2.0	3.2	3.5	2.6	3.0
c. Paid sick leave	1.7	1.4	1.4	0.8	1.6	1.8	2.0	1.6	0.6	1.1	0.8	0.8	0.9	1.4	1.7	1.4	1.9	2.1	1.1	1.0	1.5	1.8	2.1	1.8
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	0.6	0.4	0.4	0.3	0.4	0.5	0.5	0.2	0.3	0.3	0.5	0.3	0.5	0.4	0.5	0.5	0.7	0.8	0.2	0.8	0.5	0.6	0.6	0.6
5. Other items:																								
a. Profit-sharing payments	5.1	5.7	5.3	3.4	15.9	7.2	5.3	5.7	7.0	3.7	8.1	3.7	5.7	4.6	4.3	7.0	4.3	2.7	1.4	5.7	4.3	2.5	11.6	4.6
b. Contributions to employee thrift plans	1.8	1.5	1.0	2.3	1.3	2.3	1.5	3.9	0.5	1.1	1.9	1.3	1.2	1.3	1.3	0.8	1.9	1.8	0.9	1.6	3.4	1.8	0.8	1.6
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	0.6	0.9	1.1	0.6	0.3	1.7	1.0	2.6	0.3	0.3	0.6	1.0	0.8	0.6	0.5	1.3	0.4	0.3	0.2	0.9	0.8	0.4	0.2	0.6
d. Employee education expenditures (tuition refunds, etc.)	0.4	0.2	0.2	0.5	0.1	0.4	0.2	0.1	0.2	0.1	0.1	0.2	0.3	0.3	0.2	0.3	0.5	0.3	0.1	0.3	0.7	0.4	0.5	0.7
e. Special wage payments ordered by courts, payments to union stewards, etc.	0.7	0.7	0.6	0.4	0.7	1.1	0.4	1.4	0.5	0.0	2.5	0.5	0.5	0.5	0.4	0.6	0.7	0.7	0.0	0.5	0.7	0.4	0.2	1.2

*Includes research, engineering, education, government agencies, construction, etc.

10. PAYROLL DEDUCTIONS FOR EMPLOYEE BENEFITS

Deductions from paychecks for employee benefits totaled 8.4 percent, as shown in Table 17. Deductions included 6.3 percent for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes); 0.5 percent for pension plan premiums and contributions; and 1.5 percent for life, hospital, surgical, medical, and major medical insurance.

Total deductions averaged 87.1 cents per payroll hour, or $1,806 per year per employee.

Deductions were 10.6 percent for petroleum companies; 9.7 percent for firms in pulp, paper, lumber and furniture; and 9.5 percent for textile products and apparel companies, but only 7.1 percent for the primary metal industries.

As cents per payroll hour, they ranged from 146.9 cents for the petroleum industry to 58.9 cents for department stores.

As dollars per year per employee, they varied from $3,081 for the petroleum industry to $1,145 for department stores.

TABLE 17. Payroll Deductions for Employee Benefits, 1984

Industry group	Deductions as percent of payroll					Total deductions as cents per payroll hour	Total deductions as dollars per year per employee
	Total deductions	Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	Railroad Retirement and state sickness benefits insurance taxes	Pension plan premiums or contributions	Life, hospital, surgical, medical, and major medical insurance		
Total, all industries	8.4	6.3	0.1	0.5	1.5	87.1	1,806
Total, all manufacturing	8.1	6.5	0.1	0.3	1.3	83.5	1,752
Manufacture of:							
Food, beverages, and tobacco	7.9	6.6	0.1	0.2	1.1	77.6	1,659
Textile products and apparel	9.5	6.6	*	0.2	2.7	66.1	1,337
Pulp, paper, lumber, and furniture	9.7	6.6	0.1	0.1	2.9	97.8	2,147
Printing and publishing	7.8	6.4	0.1	0.1	1.2	83.9	1,688
Chemicals and allied products	7.6	6.4	*	0.2	1.1	85.3	1,782
Petroleum industry	10.6	6.2	0.2	0.5	3.8	146.9	3,081
Rubber, leather, and plastic products	7.7	6.3	0.5	*	1.0	75.9	1,585
Stone, clay, and glass products	7.8	6.7	*	0.5	0.6	77.5	1,601
Primary metal industries	7.1	6.6	*	*	0.5	76.2	1,614
Fabricated metal products (excluding machinery and transportation equipment)	7.9	6.6	*	0.3	1.0	76.5	1,618
Machinery (excluding electrical)	7.7	6.5	*	0.3	0.8	83.1	1,742
Electrical machinery, equipment, and supplies	8.3	6.5	0.1	0.5	1.2	82.6	1,722
Transportation equipment	8.3	6.4	0.3	0.4	1.3	96.6	2,015
Instruments and miscellaneous manufacturing industries	7.9	6.4	0.1	0.2	1.2	79.5	1,666
Total, all nonmanufacturing	8.6	6.2	0.1	0.6	1.7	90.0	1,851
Public utilities (electric, gas, water, telephone, etc.)	8.3	6.3	*	0.4	1.5	99.6	2,089
Department stores	8.3	6.6	0.1	0.5	1.0	58.9	1,145
Trade (wholesale and retail)	7.6	6.0	*	0.3	1.3	71.3	1,433
Banks, finance companies, and trust companies	8.4	6.3	*	0.3	1.8	76.3	1,556
Insurance companies	8.8	6.4	*	0.3	2.0	88.8	1,778
Hospitals	8.7	6.5	0.1	0.4	1.8	81.1	1,676
Miscellaneous nonmanufacturing industries**	9.1	5.8	0.1	1.4	1.9	102.6	2,109

*Less than 0.05%.

**Includes research, engineering, education, government agencies, construction, etc.

11. WAGE AND PAYROLL DATA

Hourly and annual earnings data, together with several payroll items sometimes considered employee benefits, are shown in Table 18.

Highest hourly earnings of $13.81 were reported by the petroleum industry. Lowest were textile products and apparel paying $6.96. On an annual basis, the highest paying was again the petroleum industry, with $28,945 per full-time employee, and lowest were department stores, paying $13,608.

The average payroll for all companies surveyed was composed of 93.4 percent payments for straight time, 3.4 percent premium pay for overtime, 0.6 percent holiday premium pay, 0.5 percent shift differential, 1.1 percent incentive or production bonus, and 0.9 percent for other payroll items.

If employees received regular pay for holidays, but did not work on these days, such payments are reported as employee benefits in other tables of this report (item 4-b of Tables 4, 6, 7, 8, etc.). If the employee worked on holidays and received $10 per hour for regular straight time worked, but $15 per hour for holiday work, for each hour of holiday work $10 would be reported in Table 18 as straight time and $5 as holiday premium pay.

Payroll data in Table 18 are shown as percent of payroll and cents per payroll hour, but can be converted to dollars per year per employee by using as multipliers the annual figures given in the last column of the table.

Employee benefits are numerous, and there are differences of opinion regarding just what constitutes the benefit package and how it should be computed. Should workers' compensation, suggestion awards, and similar items be included? Should shift differentials, overtime premium pay, etc., be included? Should the base be gross payroll, or total pay for time actually worked, or straight-time pay for time worked?

Four methods of computation are illustrated in Chart 2. In this study benefits are shown as 36.6 percent of payroll, with benefits averaging $7,842 per year per employee and total gross payroll of $21,439.

However, if the computation base is changed to "total pay for time worked," or $19,058, the $7,842 in benefits average 41.1 percent.

If the computation base is changed to "straight-time pay for time worked," or $17,664, the $7,842 in benefits average 44.4 percent.

If overtime and holiday premium pay, shift differentials, production bonus, and other miscellaneous payroll items are also considered benefits, the benefits total $9,236. Compared with the $17,121 of straight-time pay for time worked, the benefits are 52.3 percent.

TABLE 18. Wage Data, by Industry Groups, 1984

Industry group	Average hourly earnings as percent of payroll							Average hourly earnings as cents per hour							Total payroll dollars per year per full-time employee
	Total payroll	Straight-time pay	Overtime premium pay*	Holiday premium pay*	Shift differential	Earned incentive or production bonus	Other	Total payroll	Straight-time pay	Overtime premium pay*	Holiday premium pay*	Shift differential	Earned incentive or production bonus	Other	
Total, all industries	100.0	93.4	3.4	0.6	0.5	1.1	0.9	1,037	968	36	7	5	11	9	21,439
Total, all manufacturing	100.0	91.8	4.4	0.8	0.6	1.6	0.9	1,031	946	46	8	7	16	9	21,534
Manufacture of:															
Food, beverages, and tobacco	100.0	91.7	5.8	0.8	0.5	0.5	0.8	987	906	56	8	5	5	8	20,812
Textile products and apparel	100.0	93.2	3.7	0.5	0.4	1.6	0.6	696	648	25	4	3	11	5	13,977
Pulp paper, lumber, and furniture	100.0	90.0	6.1	1.3	0.5	1.5	0.6	1,005	904	62	13	5	16	6	21,828
Printing and publishing	100.0	93.1	3.4	0.3	0.3	1.4	1.6	1,071	998	37	3	3	14	17	21,516
Chemicals and allied products	100.0	92.6	4.7	0.6	0.8	0.5	0.8	1,116	1,036	51	6	9	5	8	23,206
Petroleum industry	100.0	91.3	6.3	1.1	0.9	0.4	**	1,381	1,263	85	15	12	6	***	28,945
Rubber, leather, and plastic products	100.0	89.8	4.8	0.8	0.5	2.5	1.5	981	885	48	8	5	21	15	20,483
Stone, clay, and glass products	100.0	88.1	4.3	3.1	0.4	3.4	0.8	992	873	44	33	4	30	7	20,468
Primary metal industries	100.0	89.5	4.8	1.4	0.7	2.4	1.2	1,081	967	51	16	8	25	13	22,794
Fabricated metal products (excluding machinery and transportation equipment)	100.0	89.7	5.1	0.4	0.7	2.9	1.2	972	868	50	4	7	31	12	20,553
Machinery (excluding electrical)	100.0	92.4	4.2	0.7	0.5	1.7	0.5	1,086	1,003	46	8	5	18	5	22,648
Electrical machinery, equipment, and supplies	100.0	93.8	3.1	0.6	0.6	1.2	0.7	997	936	30	6	6	12	8	20,742
Transportation equipment	100.0	91.3	4.2	0.9	1.4	1.3	0.9	1,161	1,062	49	10	16	14	11	24,231
Instruments and miscellaneous manufacturing industries	100.0	93.0	3.9	0.6	0.4	1.1	0.9	1,008	938	39	6	5	12	8	21,069
Total, all nonmanufacturing	100.0	94.8	2.6	0.5	0.4	0.7	1.0	1,041	986	29	5	4	7	10	21,363
Public utilities (electric, gas, water, telephone, etc.)	100.0	93.8	4.8	0.5	0.3	**	0.6	1,206	1,130	58	7	3	1	7	25,323
Department stores	100.0	96.2	1.9	0.6	0.1	1.2	**	713	686	13	5	1	8	***	13,608
Trade (wholesale and other retail)	100.0	92.3	3.9	0.8	**	1.9	1.1	934	861	35	7	***	20	11	18,637
Banks, finance companies, and trust companies	100.0	96.0	1.7	0.2	0.2	1.1	0.8	909	873	15	2	1	11	7	18,460
Insurance companies	100.0	96.7	1.4	0.2	0.1	1.1	0.5	1,010	977	14	2	1	11	5	20,159
Hospitals	100.0	93.7	1.8	0.9	1.4	0.3	1.9	928	869	16	9	13	4	18	19,141
Miscellaneous nonmanufacturing industries**	100.0	95.2	2.4	0.4	0.2	1.0	0.9	1,122	1,068	27	4	2	11	10	23,015

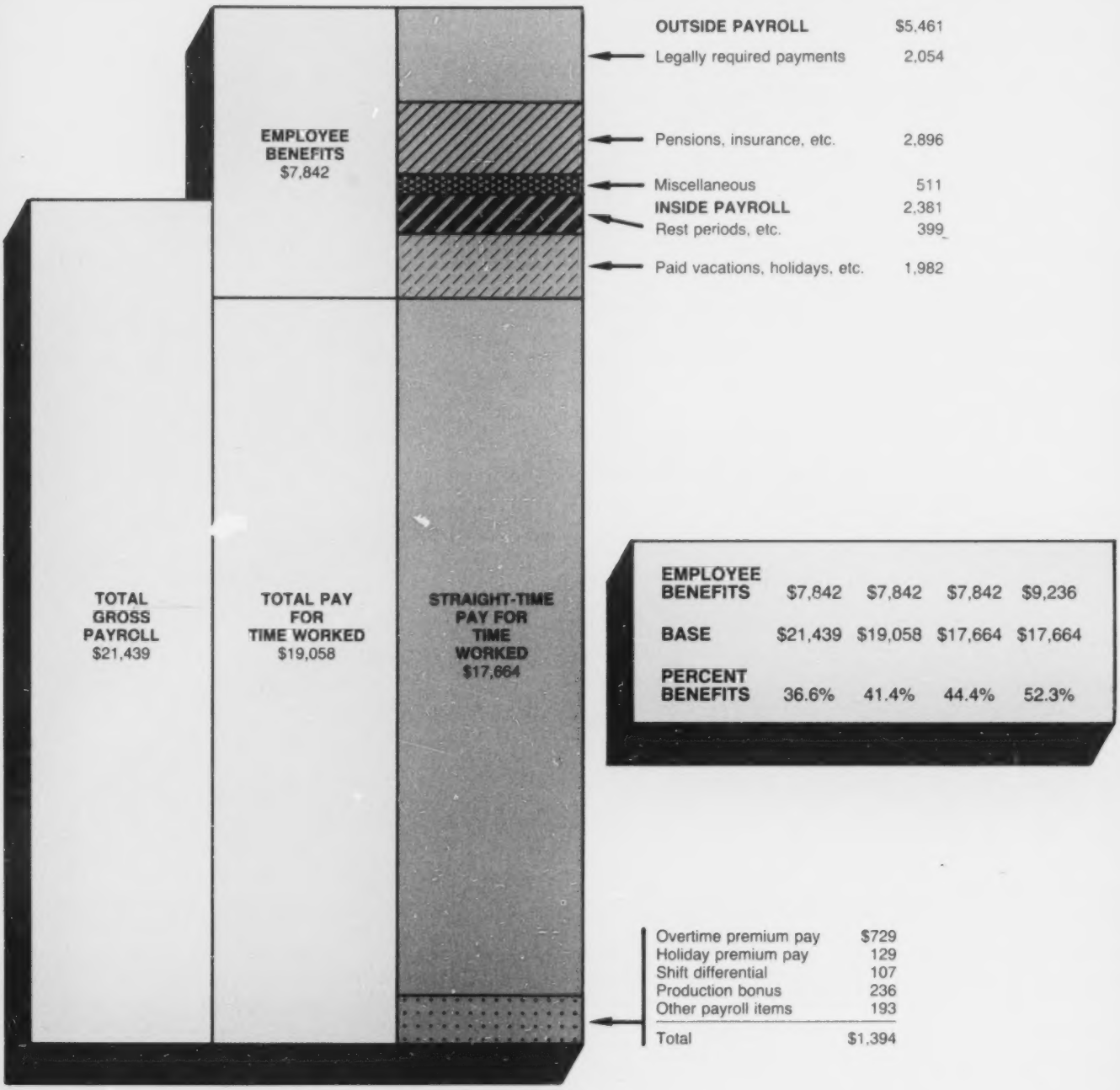
*Includes bonus or premium pay only. If employee receives $10.00 per hour for straight time and $15.00 for overtime, for each overtime hour worked, $10.00 would be shown as straight-time pay and $5.00 as overtime pay.

**Less than 0.05%.

***Less than 0.5¢.

****Includes research, engineering, education, government agencies, construction, etc.

CHART 2. Annual Employee Benefits and Earnings per Employee, 1984


EMPLOYEE BENEFITS $7,842
TOTAL GROSS PAYROLL $21,439
TOTAL PAY FOR TIME WORKED $19,058
STRAIGHT-TIME PAY FOR TIME WORKED $17,664
OUTSIDE PAYROLL $5,461
Legally required payments 2,054
Pensions, insurance, etc. 2,896
Miscellaneous 511
INSIDE PAYROLL 2,381
Rest periods, etc. 399
Paid vacations, holidays, etc. 1,982
EMPLOYEE BENEFITS $7,842 $7,842 $7,842 $9,236
BASE $21,439 $19,058 $17,664 $17,664
PERCENT BENEFITS 36.6% 41.4% 44.4% 52.3%
Overtime premium pay $729
Holiday premium pay 129
Shift differential 107
Production bonus 236
Other payroll items 193
Total $1,394

12. BENEFITS AS PERCENT OF PAYROLL, 1951 TO 1984

Employee benefits have risen from 18.7 percent of payroll in 1951 to 36.6 percent in 1984, as depicted in Chart 3.

Fully as striking as the increase in total benefits are the changes in individual benefits and in the broader categories of benefits.

Legally required payments (employer's share only) increased from 3.5 percent of payroll in 1951 to 9.6 percent in 1984. Most of this increase was for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes).

During the same time period, outlays for pensions, insurance and other agreed-upon payments (employer's share only) also grew spectacularly, from 5.4 percent of payroll to 13.5 percent. Central to this growth has been the steep rise in payments for life insurance premiums, death benefits, hospital, surgical, medical, and major medical insurance premiums. A preponderance of the insurance cost is for health care.

Dental insurance, a separate benefit, has been rapidly growing during the last several years.

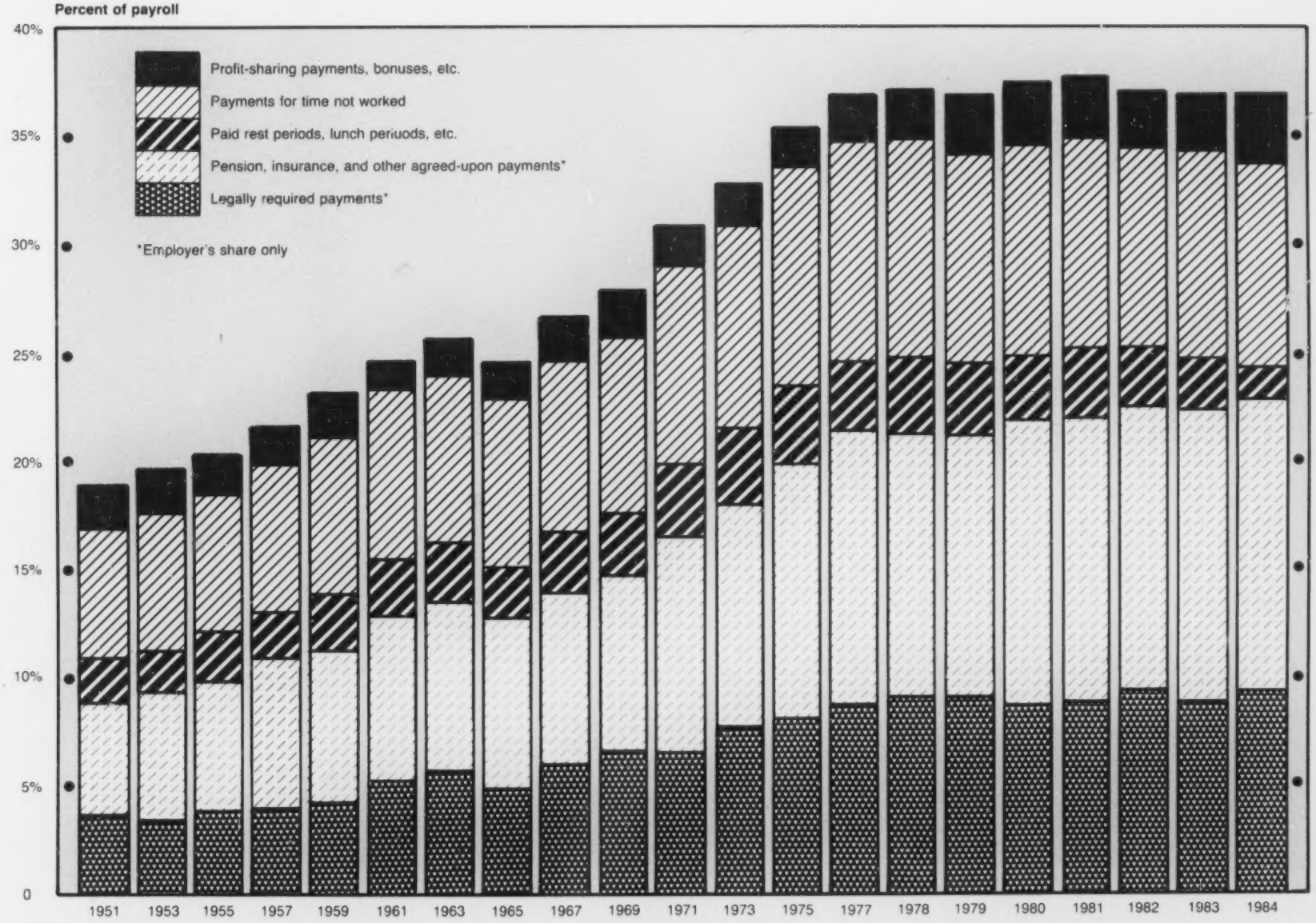
Payments for time not worked, such as vacations, holidays, and sick leave, increased from 6.0 percent of payroll in 1951 to 9.2 percent of payroll in 1984.

The average payment of $3.79 per payroll hour and $7,842 per year per employee in 1984 has increased from $0.32 per payroll hour and $644 per year per employee in 1951.

Changes in the number of reporting companies over the years (N = 736 in 1951; N = 1,154 in 1984) means that the data, although not strictly comparable, do indicate the trend of benefits over time.

Note: Detailed data for 1951-1979 are available in *Employee Benefits-Historical Data: 1951-1979*. See the list on the inside of the back cover.

CHART 3. Total Employee Benefits as Percent of Payroll, 1951 to 1984



13. TOTAL EMPLOYEE BENEFIT COSTS

Total employee benefit costs are estimated at $610 billion for 1984, as shown in Table 19. Costs in manufacturing industries are estimated at $164.1 billion, or 37.8 percent of the $434 billion paid in wages and salaries. Service industry benefits are estimated at $88.8 billion, or 26.7 percent of the $332.7 billion in wages and salaries. Benefits in wholesale and retail trade are estimated at $89.8 billion; finance, insurance, and real estate at $48.1 billion; construction at $26.7 billion; transportation at $27.2 billion; utilities and communication at $28.9 billion; mining at $12.2 billion; agriculture at $2.5 billion; and federal, state and local government benefits at $121.7 billion.

Total benefits for 1929 are estimated at $1.5 billion, or 3 percent of that year's $50.4 billion in wages and salaries (Table 20). There were no Old-Age, Survivors, Disability, and Health Insurance or Unemployment Compensation programs. The only legally required payments were workers' compensation and government employees' retirement, totaling 0.8 percent.

Agreed-upon programs in 1929 are estimated at 0.4 percent, including small amounts for private pension and insurance programs. Rest periods are estimated at 1 percent, and time paid for but not worked is estimated at 0.7 percent. In 1929, vacations and paid holidays were usually limited to office workers, with the one-week vacation common, and paid holidays considerably fewer than today. Bonuses, profit-sharing, and other miscellaneous benefits in 1929 are estimated at 0.1 percent.

Benefits for 1953 are estimated at 15.5 percent of wages and salaries, or $31 billion. This includes 3.2 percent for legally required payments; 3.2 percent for pensions, insurance and other agreed-upon payments; 2.3 percent for rest periods; 5.7 percent for vacations, holidays, sick leave and other time not worked; and 1.1 percent for bonuses, profit-sharing, and other miscellaneous payments.

The 1963 benefits are estimated at 22 percent of wages and salaries, or $68 billion. This includes 5.6 percent for legally required payments, 4.6 percent for agreed-upon payments, 3.3 percent for rest periods, 7.4 percent for time not worked, and 1.1 percent for other benefits.

Benefit payments for 1973 are estimated to have reached $190 billion, or 27.5 percent of payroll. Legally required payments are estimated at 8.1 percent; agreed-upon payments at 6.3 percent; rest periods, 3.6 percent; time not worked, 8.5 percent, and bonuses, profit-sharing payments, etc., one percent.

Total 1984 benefits are estimated at 33.8 percent of payroll. This includes 9.8 percent for legally required payments, 9.0 percent for pension, insurance, and other agreed-upon payments; and 3.8 percent for rest periods. Vacations, holiday, sick leave, and other time not worked is estimated at 10.1 percent, and bonuses, profit-sharing, and other miscellaneous payments at 1.1 percent.

TABLE 19. Estimated Total Employee Benefits Payments, 1984

Industry	Wages and salaries (Billion dollars)	Benefit payments	
		Percent	Billion dollars
Manufacturing	$ 434.0	37.8%	$164.1
Services	332.7	26.7	88.8
Trade (wholesale and retail)	298.3	30.1	89.8
Finance, insurance, and real estate	118.4	40.6	48.1
Construction	91.7	29.1	26.7
Transportation	68.6	39.6	27.2
Utilities and communication	64.9	44.5	28.9
Mining	29.0	42.1	12.2
Agriculture	16.6	15.1	2.5
Private industry	1,454.2	33.6	488.3
Government (federal, state, local)	349.8	34.8	121.7
Total, all industries	$1,804.0	33.8%	$610.0

SOURCES: **Total** *wages and salaries data from United States Department of Commerce; sectoral wages and salaries data estimated by Martin Lefkowitz, Director, Economic Trends and Statistics, U.S. Chamber of Commerce.*
Employee benefit data estimated by Survey Research Section, U.S. Chamber of Commerce.

TABLE 20. Growth of Employee Benefits, 1929 to 1984

Type of payment	1929	1953	1963	1973	1984
	(Percent of wages and salaries)				
1. Legally required	0.8%	3.2%	5.6%	8.1%	9.8%
Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	0	1.2	2.4	4.4	5.5
Unemployment Compensation	0	0.7	1.2	1.0	1.2
Workers' compensation	0.6	0.6	0.7	0.9	1.0
Government employees retirement	0.2	0.6	1.0	1.5	1.8
Other	0	0.1	0.3	0.3	0.3
2. Agreed-upon	0.4	3.2	4.6	6.3	9.0
Pensions	0.2	2.0	2.4	3.2	3.7
Insurance	0.1	0.9	1.9	2.8	4.8
Other	0.1	0.3	0.3	0.3	0.5
3. Rest periods	1.0	2.3	3.3	3.6	3.8
4. Time not worked	0.7	5.7	7.4	8.5	10.1
Vacations	0.3	3.0	3.9	4.3	5.2
Holidays	0.3	1.9	2.5	2.9	3.4
Sick leave	0.1	0.7	0.8	1.1	1.3
Other	0	0.1	0.2	0.2	0.2
5. Bonuses, profit-sharing, etc.	0.1	1.1	1.1	1.0	1.1
Total benefit payments	3.0%	15.5%	22.0%	27.5%	33.8%
	(Billion dollars)				
Wages and salaries	$50.4	$198.3	$311.1	$691.6	$1,804.0
Total benefit payments	$ 1.5	$ 31.0	$ 68.0	$190.0	$ 610.0

Source: Estimated by U.S. Chamber of Commerce.

14. SUPPLEMENTS TO WAGES AND SALARIES

The United States Department of Commerce publishes some employee benefits data in its National Income statistics. Listed as supplements to wages and salaries, and covering the period 1929 to 1983, they consist chiefly of legally required payments and expenditures for private pension and welfare plans (items B and C of the Chamber questionnaire). These costs grew from $0.7 billion in 1929 to an estimated (see note below Table 21) $369.0 billion in 1984, as shown in Table 21 and Chart 4. The 1984 costs averaged 20.4 percent of wages and salaries for all industries, but ranged from 14.4 percent for agriculture, forestry, and fisheries industries and 15.7 percent for services to 29.1 percent for electric, gas, and sanitary services, and 34.8 percent for communication.

TABLE 21. Supplements to Wages and Salaries, 1929 to 1984

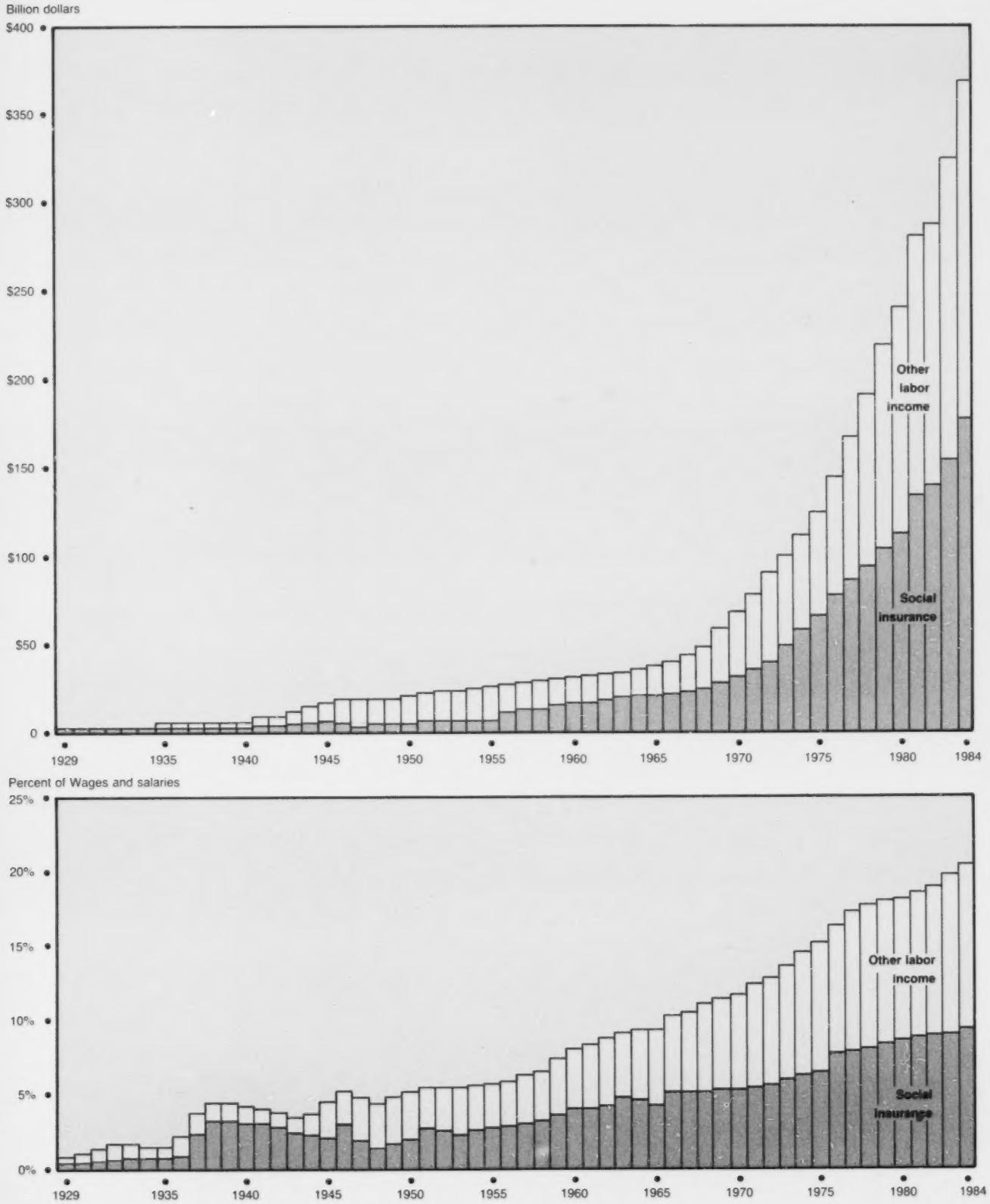
(United States Department of Commerce Data, except for 1984)

Item	1929	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1984
						Million dollars*						
Total supplements to wages and salaries	662	650	2,311	5,604	7,818	13,238	23,000	34,538	63,240	124,980	242,543	368,990
Employer contributions for social insurance	101	171	1,624	3,805	4,164	6,216	11,780	16,698	30,733	60,457	115,297	173,490
Federal social insurance funds	29	44	1,469	3,580	3,482	4,957	9,645	13,668	24,889	48,921	92,935	142,295
Old-Age, Survivors, and Disability Insurance	. . .	. . .	329	630	1,308	2,825	5,632	8,330	16,182	30,490	55,623	84,708
Hospital insurance	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	2,342	5,610	11,623	20,534
State unemployment insurance	. . .	7	813	1,011	1,217	1,221	2,300	3,076	2,493	5,516	12,073	17,757
Federal unemployment tax	. . .	. . .	98	174	232	304	343	558	854	1,294	3,463	5,643
Federal civilian employee retirement	21	32	93	227	316	144	838	1,146	2,215	4,353	7,446	10,399
Other items	8	5	136	1,538	409	463	532	558	803	1,658	2,707	3,254
State and local social insurance funds	72	127	155	225	682	1,259	2,135	3,030	5,844	11,536	22,362	31,195
State and local employee retirement	72	127	155	225	510	985	1,775	2,525	5,091	10,170	19,103	27,395
Other items	. . .	. . .	. . .	. . .	172	274	360	505	753	1,366	3,259	3,800
Other labor income	561	479	687	1,799	3,654	7,022	11,220	17,840	32,507	64,523	127,246	195,500
Employer contributions to private pension and welfare funds	169	180	282	1,132	3,534	6,845	10,969	17,485	31,937	63,595	125,439	192,716
Pension and profit-sharing	. . .	. . .	. . .	. . .	1,713	3,377	4,866	7,646	13,050	28,253	54,694	73,221
Group health insurance	. . .	. . .	. . .	. . .	781	1,706	3,374	5,890	12,099	24,043	48,949	92,624
Group life insurance	. . .	. . .	. . .	. . .	249	561	1,080	1,651	2,891	4,368	6,203	8,575
Workers' compensation	. . .	. . .	. . .	. . .	791	1,150	1,529	2,177	3,786	6,695	15,248	17,935
Supplemental unemployment	. . .	. . .	. . .	. . .	. . .	51	120	121	111	236	345	361
Other items	392	299	405	667	120	177	251	355	570	928	1,807	2,784
						Total supplements as percent of wages and salaries						
All industries	1.3	1.8	4.6	4.8	5.3	6.3	8.5	9.5	11.5	15.5	17.9	20.4
Agriculture, forestry, and fisheries	0.4	0.5	0.6	0.4	0.6	1.9	4.7	5.6	7.4	10.7	13.4	14.4
Mining	1.6	1.7	5.7	4.0	9.4	10.5	12.2	12.8	15.3	18.5	18.0	20.6
Contract construction	2.3	3.5	6.6	5.3	5.9	6.5	7.0	8.5	9.9	12.5	14.2	17.2
Manufacturing	0.9	1.2	5.2	5.1	6.6	8.3	10.8	12.0	14.4	19.6	22.9	25.3
Transportation	2.0	2.7	6.2	6.0	6.6	7.4	9.6	10.6	12.7	18.7	19.6	23.1
Communication	2.1	4.4	8.8	8.9	10.1	8.9	11.1	18.2	24.0	28.9	29.5	34.8
Electric, gas, and sanitary services	1.7	2.2	6.2	9.4	9.2	10.6	12.6	14.4	16.8	22.6	24.1	29.1
Wholesale and retail trade	0.6	0.8	3.9	3.4	3.8	4.3	6.4	7.6	9.4	11.9	13.8	16.1
Finance, insurance, and real estate	2.4	2.6	6.0	5.1	6.1	7.5	9.6	11.4	13.3	17.8	18.8	21.5
Services	0.4	0.6	2.4	2.2	2.5	3.3	5.1	6.2	7.9	11.5	13.0	15.7
Government and government enterprises	3.2	3.4	4.1	5.3	4.2	4.1	7.2	7.9	10.0	14.2	17.7	20.2
All private enterprises	1.1	1.4	4.8	4.5	5.5	6.7	8.7	9.9	11.9	15.9	17.9	20.4

**Due to changes in classification, 1929-45 data are not strictly comparable with more recent data.*

Source: United States Department of Commerce data for years prior to 1984; 1984 figures are based on estimates by Martin Lefkowitz, Director, Economic Trends and Statistics, U.S. Chamber of Commerce. (Department of Commerce data not available in time for publication.) Percentages computed by Chamber of Commerce of the United States.

CHART 4. Supplements to Wages and Salaries, 1929 to 1984



15. HOW EMPLOYEE BENEFITS WERE SURVEYED

As in earlier studies, it was necessary to go directly to employers for the basic data on employee benefits. The mailing list included previous participants in the surveys, firms in the Survey Research Section's business samples, names from *Fortune's* lists and from Polk's World Bank directory, and firms from the directory of the American Compensation Association. Questionnaires also were sent to firms requesting that they be included in the survey.

There were 1,154 respondents from the 8,033 companies in the sample, a 14.4 percent response rate.

In 1982, for the first time, the sample included firms with *fewer than 100* employees, making the sample more representative of the business community.

If the results from the surveys of 1982-1984 benefits are compared with earlier surveys, one should be aware of several factors that could affect the findings. The sample size was increased, and the number of respondents increased substantially (e.g., 1981 N = 994; 1984 N = 1,154).

The composition of the sample was affected by the inclusion of firms having fewer than 100 employees and the inclusion of firms from the Survey Research Section's samples of the business community, both of which represented a scientific cross-section of U.S. business, by industry, size of firm, and geographical region.

The severity and depth of the 1981-1982 recession had a substantial impact during 1982 on the composition of employers' work forces and on the number of hours worked. Adjustments in pension benefits were being made by some companies. Business firms around the nation were striving to contain employee benefits costs which had been burgeoning for years. Such efforts were continued in 1983, and in 1984.

Employees Covered

This study is, in general, limited to employees who are not exempt from the Fair Labor Standards Act. Pay of workers covered by this survey varies with the number of hours worked. However, for banks, financial institutions, etc., all nonsupervisory employees and working supervisors are included, regardless of their method of wage payment.

Computation Method

The method of computation used in this study is outlined below. Also shown is a procedure for computing a company's benefit payments on a basis comparable to that used in this report.

In combining company data to form industry averages, the percentages for individual companies were added together without weighting. Otherwise, data for a few large companies might obscure the data of many small firms. Also, this procedure tended to compensate for the lower percentage coverage of smaller firms.

Your Company's Employee Benefits

After the Chamber's previous benefits studies were published, several companies inquired how their data might be compiled on a comparable basis. This can be done by completing the questionnaire on pages 34-36 and performing the following computations.

1. Total benefit payments (Questionnaire items B through F) ..... $_____
2. "Full-time equivalent" employees (In questionnaire item H divide the hours for all employees by the hours for a full-time employee) ..... _____

Employee benefit payments as:

Percent of payroll (Item 1 above divided by questionnaire item A-7) ..... _____

Cents per payroll hour (Item 1 above divided by the hours for all employees in questionnaire item H) ..... _____

Dollars per year per employee (Item 1 above divided by item 2 above) ..... _____

	Our Company	Our Industry	All Manufacturing	All non-Manufacturing	All Industries
Employee benefits as:					
Percent of payroll	_____%	_____%	38.8%	34.8%	36.6%
Cents per payroll hour	_____¢	_____¢	400.6¢	361.6¢	378.9¢
Dollars per year per employee	$_____	$_____	$8,365	$7,425	$7,842

16. COPY OF QUESTIONNAIRE USED IN SURVEY

INSTRUCTIONS

EMPLOYEE BENEFITS SURVEY—1984

THIS SURVEY IS CONFIDENTIAL

Data of individual firms will not be disclosed. Data furnished will be published only in the form of totals for groups of companies. Only persons handling the research will see your report.

1. COVERAGE. If you have several divisions or plants, data covering any typical group of employees will be satisfactory.
2. EMPLOYEES COVERED IN SURVEY. Except for banks, financial institutions, etc., limit data included in this report to hourly rated employees and to salaried employees who are paid on a similar basis. That is, include data for salaried employees if their pay varies depending on whether they work overtime, or less than full time, but do not include them if they receive their regular daily or weekly pay regardless of hours worked. Since this definition would exclude many employees of **banks, financial institutions, etc.,** for these firms please include all nonsupervisory employees and all working supervisors, regardless of their method of payment. Please exclude all officers of company. **Hospitals** having difficulty making this employee separation can also include data for all employees.
3. APPROXIMATE OR INCOMPLETE DATA. If you are unable to give exact data for the various items in the questionnaire, please give estimates—we would prefer a good estimate to a blank space. If you are unable to break down the data on payments exactly as we have outlined it, please give the data that is available. Please indicate the items for which payments were made, but for which you cannot give separate figures.
4. QUESTION A. GROSS PAYROLL DATA. For this item, report actual wages (not take-home pay after deductions have been made). Report on line A-1 the straight-time wages for all hours, including pay for time not worked, plus payments in lieu of vacations and holidays. Report premium and bonus payments on other lines. Thus, if an employee's rate is $10.00 an hour for straight time and $5.00 additional for overtime after 40 hours, for each hour of overtime worked after 40 hours, $10.00 would be entered on line A-1, and $5.00 on line A-2.
5. ITEMS C-1, C-4, AND C-6. PENSION AND INSURANCE PREMIUMS. For pension and insurance premiums, report net payments after deducting any dividends or credits returned to employer by insurer. In **pension programs** the company's long-term commitment is fixed, not tied to profits. Profit-sharing payments are reported as item F-1.
6. ITEM C-4. LIFE INSURANCE. Exclude premiums for life insurance purchased under a pension plan. Such premiums should be reported under item C-1.
7. ITEM C-6. MEDICAL CARE INSURANCE. Include premiums which supplement Medicare coverage of retired employees.
8. ITEM C-8. LIFE AND HEALTH INSURANCE COMBINED. If unable to separate life and health insurance premiums, report combined premiums as Item C-8. If short-term disability, dental, or other insurance premiums are included, report this inclusion on questionnaire.
9. ITEM F-1. PROFIT-SHARING PAYMENTS. Company contributions are based on current profits of the business, fluctuating with current profit levels.
10. ITEM F-2. CONTRIBUTIONS TO EMPLOYEE THRIFT PLANS. Company contributions are not tied to current profit levels, but are a fixed proportion of amount contributed by employees.
11. QUESTION G. EMPLOYEE PAYROLL DEDUCTIONS. For this question report deductions from employee pay. Employer contributions are reported in questions B and C.
12. QUESTION H. EMPLOYEE HOURS. This is the number of hours worked or paid for, corresponding to earnings given on line A-1. **Employee hours for full-time employee.** Report the total number of hours for a typical full-time employee in 1984. It would be the number of hours representing the wages shown on line A-1, including paid vacation period, paid holidays, paid sick leave, etc. If hours would not be the same for all employees, show hours for the majority of employees.

Please return the filled-out questionnaire to:
EMPLOYEE BENEFITS SURVEY/ECONOMIC POLICY DIVISION
U.S. CHAMBER OF COMMERCE/WASHINGTON, D.C. 20062

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EMPLOYEE BENEFITS SURVEY—1984

For Office Coding—Leave Blank

Show actual data or best estimate for employees covered in survey.

Total amount for 1984

A. GROSS PAYROLL FOR EMPLOYEES IN SURVEY: (See Instructions No. 4)

1. Straight time for employees in survey	$	10		
2. Overtime premium pay	$	20	33	
3. Holiday premium pay	$	30		
4. Shift differential	$	40	39	
5. Earned incentive or production bonus	$	50		
6. Other (Specify: _____)	$	60	46	
7. Total gross payroll	$			

Include **BONUS AND PREMIUM PAY ONLY** on lines 2–6. Report straight-time pay on line 1.

B. LEGALLY REQUIRED PAYMENTS (employer's share only):

1. Old-Age Survivors, Disability, and Health Insurance (employer FICA taxes)	$	70	53	
2. Unemployment Compensation (federal and state taxes)	$	80		
3. Workers' Compensation (estimate cost if self-insured)	$	90	59	
4. Railroad Retirement Tax	$	100		
5. Railroad Unemployment and Cash Sickness Insurance	$	110		
6. State sickness benefits insurance	$	120		
7. Other (Specify: _____)	$	130		
8. Total	$			

C. VOLUNTARY OR AGREED-UPON PAYMENTS (employer's share only):

1. Pension plan premiums under insurance and annuity contracts (net) (See Instructions No. 5)	$	140	65	
2. Payments to uninsured trusteed pension plans	$	150		
3. Pension payments under unfunded pension programs	$	160	73	
4. Life insurance premiums (net) (See Instructions Nos. 5 and 6)	$	170		
5. Death benefits not covered by insurance	$	180	77	
6. Hospital, surgical, medical, and major medical insurance premiums (net) (See Instructions No. 7)	$	190		
7. Hospital, surgical, medical, and major medical payments self-insured	$	200		
8. Life and health insurance combined. (See Instructions No. 8)	$	210	84	
9. Short-term disability, sickness or accident insurance (company plan or insured plan)	$	220		
10. Salary or wage continuation or long-term disability (insured, self-administered, or trust)	$	230	91	
11. Dental insurance premiums	$	240		
12. Discounts on goods and services purchased from company by employees	$	250	97	
13. Employee meals furnished by company	$	260		
14. Child care	$	270		
15. Parking	$	280		
16. Physical and mental fitness programs	$	290		
17. Other (vision care, prescription drugs, etc. Specify: _____)	$	300	103	
18. Total	$			

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	Total amount for 1984		For Office Coding—Leave Blank
D. PAID REST PERIODS, COFFEE BREAKS, LUNCH PERIODS, WASH-UP TIME, TRAVEL TIME, CLOTHES-CHANGE TIME, GET-READY TIME, ETC.	$ _____	310	106 ___ ___ ___
E. PAYMENTS FOR TIME NOT WORKED:			
1. Payments for or in lieu of vacations	$ _____	320	109 ___ ___ ___
2. Payments for or in lieu of holidays not worked	$ _____	330	___ ___ ___
3. Sick leave pay	$ _____	340	115 ___ ___ ___
4. Payments required under guaranteed workweek or work year	$ _____	350	
5. Jury, witness, and voting pay allowances	$ _____	360	
6. National Defense, State or National Guard duty	$ _____	370	
7. Payment for time lost due to death in a family or other personal reasons	$ _____	380	
8. Maternity leave pay	$ _____	390	
9. Other (Specify: _____)	$ _____	400	118 ___ ___ ___
10. Total	$ _____		
F. OTHER ITEMS:			
1. Profit-sharing payments (See Instructions No. 9)			
(a) Current cash payments	$ _____	410	
(b) Payments to deferred profit-sharing trusts	$ _____	420	121 ___ ___ ___ ___
2. Contributions to employee thrift or stock purchase plans (See Instructions No. 10)	$ _____	430	___ ___ ___
3. Christmas or other special bonuses (not tied to profits), service awards, suggestion awards, etc.	$ _____	440	128 ___ ___ ___
4. Employee education expenditures (tuition refunds, seminar attendance, etc.)	$ _____	450	___ ___ ___
5. Payments to union stewards or officials for time spent in settling grievances or in negotiating agreements	$ _____	460	
6. Special wage payments ordered by courts, wage adjustment boards, etc.	$ _____	470	
7. Other (Specify: _____)	$ _____	480	134 ___ ___ ___
8. Total	$ _____		
G. EMPLOYEE PAYROLL DEDUCTIONS: (See Instructions No. 11)			
1. Old-Age, Survivors, Disability, and Health Insurance (employee FICA taxes)	$ _____	490	137 ___ ___ ___
2. Railroad Retirement Tax	$ _____	500	
3. State sickness benefits insurance tax	$ _____	510	___ ___ ___
4. Pension plan premiums or contributions	$ _____	520	143 ___ ___ ___
5. Life insurance premiums	$ _____	530	
6. Hospital, surgical, medical, and major medical insurance premiums or contributions	$ _____	540	
7. Other (Specify: _____) Do not include deductions for income tax	$ _____	550	146 ___ ___ ___
8. Total	$ _____		
H. EMPLOYEE HOURS (hours worked or paid for, including time actually worked, plus holidays, vacation, sick leave, and other time paid for but not worked) (See Instructions No. 12)			
1. Total hours of **all employees** in survey during 1984: _____.		560	149 ___ ___ ___ ___
2. Total hours of **a typical full-time employee** during 1984: _____.		570	153 ___ ___ ___ ___
I. PRIMARY STANDARD INDUSTRIAL CLASSIFICATION CODE _____.			

(Or type of business and principal lines or products manufactured or handled:)

_____

_____

_____

_____

Please return the filled-out questionnaire to:
EMPLOYEE BENEFITS SURVEY/ECONOMIC POLICY DIVISION
U.S. CHAMBER OF COMMERCE/WASHINGTON, D.C. 20062

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